Casease03:09-06500500cument#e354-82Filed: \G96080091Fage07 of 31agage161 **Uniform Residential Loan Application** This application is designed to be completed by the applicant(s) with the lender's assistance. Applicants should complete this form as "Borrower" or "Co-Borrower", as applicable. Co-Borrower information must also be provided (and the appropriate box checked) when []] the income or assets of a person other than the "Borrower" (including the Borrower's spouse) will be used as a basis for loan qualification or ____ the income or assets of the Borrower's spouse will not be used as a basis for loan qualification, but his or her kabilities must be considered because the Borrower resides in a community property state, the security property is located in a community property state, or the Borrower is relying on other property located in a community property state as a basis for repayment of the loan. Agency Case Number Conventional Other: ____V.A. Mortgage Applied for: **TFHA** FmHA Other (explain): Amortization Fixed Rate No. of Months Interest Rate Amount ARM (type): Type: ☐ GPM 360/360 9.500% THE REPORT OF THE PROPERTY INFORMATION AND PURPOSE OF TO AN EN 271,200 如此結構類似 No. of Units Subject Property Address (street, city, state, ZIP) 4112 W POTOMAC, Chicago, IL 60651 County: Cook ear Built Legal Description of Subject Property (attach description if necessary) 1910 SEE TITLE Property will be:
Primary
Residence Other (explain): Construction Secondary Residence Purpose of Loan Purchase ✓ Investmen Construction-Permanent Refinance Complete this line if construction or construction-permanent loan. (b) Cost of Improvements Total (a+b) (a) Present Value of Lot Amount Existing Liens Year Lot Acquired **Original Cost** Complete this line if this is a refinance loan. made to be mad Describe improvements Purpose of Refinance Amount Existing Liens Original Cost Year Acquired Cost \$ Estate will be held I Manner in which Title will be held Title will be held in what Name(s) ZBIGNIEW RYMARZ √ Fee Simple Single man Leasehold (show expiration date) Source of Down Payment, Settlement Charges and/or Subordinate Financing (explain) Checking/Savings Co Borrower Co. Bo Co-Borrower's Name (include Jr. or Sr. If applicable) Borrower's Name (Include Jr. or Sr. If applicable) ZBIGNIEW RYMARZ Yrs. Schol Home Phone (incl. area code) Social Security Number Yrs. School Home Phone (Incl. area code) Age Social Security Number Dependents (not listed by Borrower) no. , ages 773-383-0279 320-96-4847 Married Unmarried (Include single, divorced, widowed) Dependents (not listed no. | ages by Co-Borrow Married Unmarried (include single, divorced, widowed) Separated Separated No. Y Present Address (street, city, state, ZIP) □Own □ Rent 5 No. Yrs. Present Address (street, city, state, ZIP) Own 3 Rent 6352 W MELROSE ST Chicago, IL 60634 If residing at present address for less than two years, complete the following: No. Yrs. Former Address (street, city, state, ZIP) Own Rent No. ` Former Address (street, city, state, ZIP) Own Rent No. Former Address (street, city, state, ZIP) Own Rent No. Yrs. Former Address (street, city, state, ZIP) Own Rent Yrs. on this job Name and Address of Employer Name and Address of Employer Self Employed ID INC. Yrs. employed Yrs. employed in this line of work/profession 4616 MAPLE AVENUE work/profess BROOKFIELD, IL 60513 5 Business Phone (Incl. area c Position/Title/Type of Business Business Phone (incl. area code) Position/Title/Type of Business 708-485-4562 if employed in current position for less than two years or if currently employed in more than one position, complete the following: Self Employed Dates(from-Name and Address of Employer Dates(from-to) Name and Address of Employer Self Employed Monthly Inci Monthly Income Business Phone (incl. area Business Phone (incl. area code) Position/Title/Type of Business Position/Title/Type of Business Dates(from-Self Employed Name and Address of Employer Dates(from-to) Self Employed Name and Address of Employer

Monthly Income

Position/Title/Type of Business

CALYX Form 1003 Loanappt.hp 2/95

10/92

Freddle Mac Form 65

Business Phone (Incl. area code) Position/Title/Type of Business

Page 1 of 4

Borrowe

Co-Borrower

M

Monthly Inc

Business Phone (incl. area

Fannie Mae Form 1003

E STATE BUILDING THE		AUTHORN AND STREET	(NESCOMBINEDO	IOUSING EXPENSE INFOR Combined Monthly Housing Expense	Present	Proposed
ss Monthly Income	Borrower	Co-Borrower	Total 5	Rent Rent		\$
e Empl. Income*	<u>\$</u>	\$	-	First Mortgage (P&I)		2,280,40
rtime				Other Financing (P&I)		
uses nmissions		1		Hazard Insurance		90.00
dends/Interest				Real Estate Taxes		150.00
Rental Income				Mortgage Insurance		
				Homeowner Assn. Dues		
OF (before completing, the notice in "describe rincome," below)				Other	s 600.00	\$ 2,520.4
	\$	\$	\$	Total 		
	ther income N			te maintenance income need oes not choose to have it con	not be revealed if the	Monthly Amount
-						
The second secon	ne company de la company d	eneggaenen var	WINASSETS AND	LIABILITIES TO THE PARTIES AND		
and Schedules are about that spouse ASSETS scription sh deposit toward pur	3	Cash or Market Value	Liabilities and Pledg outstanding debts, i allmony, child support (*) those liabilities v of the subject prop	jointly by both married and and fairly presented on a comit a spouse, this Statement at the creditor's including automobile loans, resort, stock pledges, etc. Use cylich will be satisfied upon sterily.	name, address and accounts, volving charge accounts, confinuation sheet, if necale of real estate owned Monthly Payt. &	count number for real estate loans assary. Indicate be or upon refinancin Unpaid
an deposit former p	•		L	IABILITIES	Mos. Left to Pay \$ PayL/Mos.	Balance \$
			Name and address	or Company	1,	
st checking and s ame and address of IID AMERICA BAN	Bank, S&L, or Cr	s below edit Union	WESTBANK	· .		
			Acct. no.		224	4,9
			Name and address	of Company	\$ Payt./Mos.	\$
ame and address o	f Bank, S&L, or C	BUR VIRON			214	2
			Acct. no. Name and address HOUSEHOLD FIN		214 \$ Payt/Mos.	\$
cct, no.		.	Name and address			
ort no		.	Name and address HOUSEHOLD FIN			\$
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.ccl. no. lame and address o	I Bank, S&L, or C	\$ redit Union	Name and address HOUSEHOLD FIN Accl. no. Name and address	ANCE	\$ Payt./Mos.	\$
ort no	I Bank, S&L, or C	\$ redit Union	Name and address HOUSEHOLD FIN	ANCE	\$ Payt./Mos.	\$
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Acct. no. Name and address of the second ad	of Bank, S&L, or Company name/ cash value (enter market value estate owned)	\$ redit Union \$ \$ redit Union \$ \$ \$ \$ \$ \$ 100,000	Acct. no. Name and address CAPITAL ONE Acct. no. Name and address PROVIDIAN Acct. no. Name and address PROVIDIAN Acct. no. Name and address PROVIDIAN Acct. no. Name and address CHECAGO,IL	s of Company s of Company TGAGE	\$ Payt./Mos. 15 /(R) \$ Payt./Mos. 15 /(R) \$ Payt./Mos.	\$ \$
Acct. no. Name and address of the second ad	of Bank, S&L, or Confidence of	\$ redit Union \$ redit Union \$ \$ \$ \$ \$ \$ 100,000 \$ 297,000	Name and address HOUSEHOLD FIN Acct. no. Name and address CAPITAL ONE Acct. no. Name and address PROVIDIAN Acct. no. Name and address PROVIDIAN Acct. no. Value and address FREEDOM MOR OPENED 12/01 0 419 N DRAKE CHICAGO,IL 0 Acct. no.	s of Company s of Company TGAGE	\$ Payt./Mos. 15 /(R) \$ Payt./Mos. 15 /(R) \$ Payt./Mos. 15 /(R) \$ Payt./Mos.	\$ \$
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Acct. no. Name and address of the state of the surrance net of the state owned from schedule of real vested Interest In Net worth of busing datach financial state.	ompany name/ cash value cash valu	\$ redit Union \$ \$ redit Union \$ \$ \$ \$ \$ \$ 100,000 \$ \$ 297,000	Name and address HOUSEHOLD FIN Acct. no. Name and address CAPITAL ONE Acct. no. Name and address PROVIDIAN Acct. no. Name and address FREEDOM MOR OPENED 12/01 0 419 N DRAKE CHICAGO,IL 0 Acct. no. Name and address Acct. no. Name and address STREEDOM MOR OPENED 12/01 0 419 N DRAKE CHICAGO,IL 0 Acct. no. Name and address STREEDOM MOR OPENED 12/01 0 419 N DRAKE CHICAGO,IL 0 Acct. no. Name and address STREEDOM MOR OPENED 12/01 0 419 N DRAKE CHICAGO,IL 0 Acct. no.	s of Company s of Company TGAGE	\$ Payt./Mos. 15 /(R) \$ Payt./Mos. 15 /(R) \$ Payt./Mos. 15 /(R) \$ Payt./Mos. (1,997) \$ Payt./Mos.	\$ \$
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Casease03:09-065005000cumbent#1e354432Filed: 694080091Fage03 of 31agage10f#63993

Schedule of Real Estate Owned(if add		_	continuation sheet Amount of) . Gross	. Mortgage	Insurance,	. Net
Property Address (enter S If sold, PS if pe sale or R if rental being held for inc	nding Type of come) Property	Present Market Value	Mortgages & Liens		Payments	Maintenance, Taxes & Misc.	Rental Income
419 N DRAKE	2-4PLX	RENTAL 297,000	\$ 237,600	\$ 2,600	\$ 1,997	\$ 267	\$
CHICAGO, IL	2-4FLA	297,000	237,000	φ <u>2,000</u>	\$ 1,557	\$ 207	4
:	Totals 5	297,000	\$ 237,600	\$ 2,600	\$ 1,997	\$ 267	\$
List any additional names under which cre	dit has previously	been received :	ınd İndicate appropi	riate creditor na	ne(s) and acc	ount number(s):
Alternate Name		Creditor Na	me ,			Account Num	ber
A VIII DETAILS OF TRANS		ASSESSA CONTRACTOR		EVIII RESIVA	ACIONES.	er a la seu de la comparte	
a. Purchase price	\$ 339,000		swer "yes" to any q			Borrow	
b. Alterations, improvements, repairs			nuation sheet for ex			Yes N	
c. Land (if acquired separately)		a. Are th	ere any outstanding	judgments agai	nst you?		
d. Refinance (Incl. debts to be paid off)		b. Have	ou been declared b	enkrupt within t	ne past 7 yea	rs?	
e. Estimated prepaid items	2,515		ou had property for thereof in the last 7 u a party to a laws				
f. Estimated closing costs g. PMI, MIP, Funding Fee	6,883	e. Have	you directly or inc	directly been of	oligațed on a	ny loan which	resulted in
h. Discount (if Borrower will pay)		forecto	sure, transfer of the such loans as h	owe wouldade ne w nen ot n	oreciosure, oi Ioans, SBA	loans, home	improvement
I. Total costs (add Items a through h)	348,396	i.67 loans.	educational loans, al obligation, bond,	or loan guaran	(mobile) nom tee. If Yes,	e loans, any " provide deta	ils, including
j. Subordinate financing		f any.	and reasons for the	action.)	or va case n		
 k. Borrower's closing costs paid by Seller l. Other Credits(explain) 		n Are you	u a party to a laws: you directly or inc sure, transfer of it such toans as h educational loans, al obligation, bond, name and address of and reasons for the u presently delingue ge, financial obliga give details as du payance?	lion bond, or	on any rede oan guarante	e? if	
ERNEST MONEY	33,900	0.00 g. Are y	ou obligated to pay nance?	alimony, child	support, or so	eparate	
		h. Is any	part of the down p	ayment borrowe	d?	یا لیا	
·			a co-maker or end	lorser on a note	?	🗆	
m. Loan amount (exclude PMI, MIP,			ı a U. S. cilizen? u a permanent resk	tent alien?		[X] [
Funding Fee financed)	271,200).00 l. Do you	Intend to occupy the	property as you	ur primary resi	dence?	
n. PMI, MIP, Funding Fee financed			Intend to occupy the complete question you had an owners	n m below. Hip intérest in a	property in t	he last 🕡 🗌	
o. Loan amount (add m & n)	271,200).00 three y	ears? at type of property	did you own-nde	rcinat residence	IPR) IP	.
		se	cond home (SH), or lo	vestment property	(마)7 .		1
p. Cash from/to Borrower (subtract j, k, l & o from l)	43,296	5.67 (2) HB	v did you hold title to h your spouse (SP), o	r jointly with anoth	er person (O)?	Jointly S	·
	A WARMIX ACI	KNOWLEDGN	ENT/AND AGREE	MENTANDA	CULTERNATION	MARKET BOOK	SHALLOW MAY
The undersigned specifically acknowledge(son the property described herein; (2) the are made for the purpose of obtaining the of any information contained in the applicated reporting agency, from any source is not approved; (6) the Lender, its agerobilgation to amend and/or supplement the change prior to closing; (7) in the event and assigns, may, in addition to all the ownership of the loan may be transferred be transferred to an agent, successor o representations or warrantiles, express or	s) and agree(s) the	nt: (1) the loan	requested by this ac	plication will be	secured by a	first mortgage ments made i	or deed of true
are made for the purpose of obtaining the	loan indicated h	erein; (4) occup ade at any lime	pation of the propert	ly will be as inc agents, success	licated above; sors and assid	(5) verification	or reverlical
credit reporting agency, from any source is not approved: (6) the Lender. Its ager	named in this appl its, successors a	ication, and the	original copy of thi	s application will tion contained in	be retained the	by the Lender, on and liwe h	even if the it
obligation to amend and/or supplement the change prior to closing; (7) in the event	 Information provi my/our payments 	ded in This app on the loan in	ilication if any of the ficated in this applic	e material facts cation become d	which l/we i elinguent, the	nave represent Lender, its ag	ed herein sho jents, success
and assigns, may, in addition to all the ownership of the loan may be transferred	ir other rights ar to successor or	nd remedies, i assign of the L	ender my/our name(ender without not	s) and account ce to me and/	Information to or the adminis	a credit report tration of the	rling agency; loan account r
be transferred to an agent, successor or representations or warranties, express or	r assign of the Implied, to the Bo	Lender with prower(s) regard	orior notice to me: ling the property, th	(9) the Lender, ie condition of t	ils agents, su he property, o	ccessors and or the value of	assigns make the property.
Certification: I/Wa certify that the informal application and acknowledge my/our under may result in civil liability and/or crimitates Code, Section 1001, et seq. and lie who may suffer any loss due to reliance	tion provided in the	is application Is Intentional or	true and correct :	as of the date s entation(s) of	et forth opportude the information	site my/our sig n contained in	nature(s) on this applica
may result in civil liability and/or crimi	nal penalties incl	uding, but not i	imited to, fine or im the Lender. Its age	prisonment or b	oth under the and assigns.	provisions of insurers and	Title 18, Un any other per
			I/we have made or	this application	•) olo
Borrower's Signature		Dale	Co-Borrower's SI	ynatore		i	ale
& Kymen		1/04/02	X				•
THE STATE OF THE S	INFORMATION	FOR GOVER	MENT MONITOR	ING PURPOSE	SHARREN		州州 新州
The following information is requested compliance with equal credit opportunity encouraged to do so. The law provide it. However, if you choose not to furn or surname. If you do not wish to fur the disclosure satisfy all requirements to	by the Federal G	overnment for o	certain types of load	ns related to a You are not a	dwelling, in a	order to monit	or the Lender mation, but an
encouraged to do so. The law provide	s that a Lender n	nay neither disc rat requiations t	riminate on the basi his Lender is require	is of this informa	ation, nor on to and sex on the	whether you cl	noose to furnis
or surname. If you do not wish to fur the disclosure satisfy all requirements to	nish the above info which the Lende	ormailon, pleas r is subject und	e check the box bel ler applicable state	ow. (Lender mu law for the part	st review the icular type of	above materia loan applied fo	l to assure this or.)
BORROWER		-	CO-BORROWE		• •	•••	
1 do not wish to furnish			,		h to furnish this	$\overline{}$	
Race/National American Indian or Alask Origin: Black,not of	White,	or Pacific Island: not of	r Race/National Origin:	Black,not of	lan or Alaskan	Hwhii	n or Pacific Isla e,not of
Hispanic origin His	panic Hispai	nic origin		Hispanic origi Other (specify		iau ∟⊥ Hisp	anic origin
Sex: Female V Ma	le		Sex:	Female	Male		
To be Completed by Interviewer Interviewe	's Name (print or	type)	1	and Address I		mployer	
This application was taken by: ERIC VE	HOVĆ. Ps Signafure	1		NHAM MORTG	•	,	
	XXX 1/1	uwu.	16160	N LASALLE SU CAGO , IL 606		·	
LY 1 by totoprione	's Phone Number	(incl. area cod		312-422-0618	. *		
312-422	-0618		(F) 3	12-422-0720			

Freddle Mac Form 65 10/92 CALYX Form 1003 Loanapp3.hp 2/95

Casease03:09-065095	D 66cun Dep t# / /	354-32-12ed: 69408/091549	akot Bagage	Df#83994
A. SETTLEMENT STATEMENT	1.85.1.01.0	HAMINE HER TOWN OF HOLY DAY	新洲和新洲新州州	E
•		1. PHA 2. FMHA 3. 5. X CONV. INS.	CONV. UNINS. OTHER	1 %
EXETER TITI	<u>E</u>	6. File Number 7. Loan Num	ber	tabbles*
COMPAN	Y	01110017 02724064		-
U.S. DEPARTMENT OF HOUSING AND URBAN	OF VELOPMENT	8. Mortgage Ins. Case No.		
C. NOTE: This form is furnished to give you a stateme NOTE: Items marked "(P.O.C.)" were paid outside:	nt of actual settlement cos	ts. Amounts paid to and by the settlement agent a	are shown.	
NOTE: Items marked "(P.O.C.)" were paid outside	the closing; they are show	n here for informational purposes and are not inch	uded in the totals.	
D. NAME AND ADDRESS OF BORROWER: 2	bigniew Rymarz		•	
•	901 N. 72nd Ct.			
	Chicago, IL 60707 Barbara Odrzyworska			
E. NAME, ADDRESS AND TIN OF SELLER:	Sai Data Odizy worsku			
	112 West Pototmac A	rvetine		
F. NAME AND ADDRESS OF LENDER:	Chicago, IL 60651 Freedom Mortgage Co	rporation .		
1	1000 Atrium Way, Ste	. 300		
	Mt. Laurel, NJ 08054 1112 West Pototmac A	Venue		
	Chicago, IL 60651	rvenac		
•		(2/ 4070896) (212)(41 12)4		
H. SETTLEMENT AGENT:	Exeter Litle Company 221 North LaSalle Str	7 (36-4070586) (312)641-1244 eet, Chicago, IL 60601		
PLACE OF SETTLEMENT:	221 North LaSalle Str	eet, Chicago, IL 60601		
I. SETTLEMENT DATE 2/15/02 I. SUMMARY OF BORROWER'S TRAN	SACTION IIK	. SUMMARY OF SELLER'S TRA	NSACTION	
J. SUMMARY OF BORROWER'S TRAIN	ROWERS	NAMES AND THE PROPERTY OF THE	ISDUDER MANAGEM	
101. Contract sales price	339,000.00 40	1. Contract sales price	339,000.0	
102. Personal Property 103. Settlement charges to borrower (line 1400)	10,483.77 40	2. Personal Property		
103. Settlement charges to borrower (inte 1409)	40			
105.	40	 Adjustments for items paid by seller in advance 		
Adjustments for items paid by seller in advance 106, City/town taxes to	———— 1	66. City/town taxes to	<u> </u>	
107. County taxes to	40	7. County taxes to		
108. Assessments to	40	08. Assessments to		
110.		0.		
111.		11.		
112.		12. 13.		
113.		14.		
115.		5.		
116. 120. GROSS AMOUNT DUE FROM BORROWER	349.483.77 4	16. 20. GROSS AMOUNT DUE TO SELLER	339,000.	
(MAZODYAMODINI ISBAID) BY ORTHAD BHANGO	HORROWER WA	KAWASOOKREDU GAHQINSUNKAMQUINIAD	UEATOS PENDERGIANAS	
201. Deposit or earnest money 202. Principal amount of new loan Freedom Mortga	33,900.00 5 271,200.00 5	01. Excess deposit (see instructions) 02. Settlement charges to seller (line 1400)	33,900. 12,203.	
203. Existing loan taken subject to	5	03. Existing loan taken subject to		
204. Cashier's Check to Seller Verified at Closing		04. Payoff first mortgage CitiMortgs 05. Payoff second mortgage	age, In 178,918.	
205.		06. Payout as Directed AM Const	ructio 54,997.	
207.		07.		
208.		08.		
209. Adjustments for items unpaid by seller	 F	Adjustments for items unpaid by seller		
210. City/town taxes to ·		10. City/town taxes to	1,523	
211. County taxes 07/01/01 to 02/15/02 212. Assessments to	l	11. County taxes 07/01/01 to 02/1	1,523	
213. Monthly Rental Pr 02/15/02 to 02/28/02	1,275.00	13. Monthly Rental Pr 02/15/02 to 02/2	28/02 1,275	
214. Security Deposit Transfer		14. Security Deposit Transfer	5,100	
215. 216.		il5. il6.		
217.		517.		
218.		519.		
219. 220. TOTAL PAID BY/FOR BORROWER	349,498.91	520. TOTAL REDUCTION AMOUNT DUES	ELLER 287,918	
REMANDOR CASHFATIIS ENTREMENDE SERVER (SIMARQ)		MENTALISE (line 420) 601. Gross amount due to seller (line 420)	EROMISHUER!Way	
301. Gross amount due from borrower (line 120) 302. Less amounts paid by/for borrower (line 220)		601. Gross amount due to seller (line 420) 602. Less reductions in amount due seller (line 52		
303. CASH (FROM) (X TO) BORROWER		603. CASH (FROM) (X TO) SELLE		
JUJ. CASTI (FROM) (A 10) BORROWER	13.14			

EXHIBIT

N

Tax Year 2002

Substitute Form 1099S Seller Statement

You are required by law to provide Exeter Title Company with your correct taxpayer identification number. If you do not provide Exeter Title Company with your correct taxpayer identification number, you may be subject to civil or criminal penalties imposed by law. [Seller's name(s), address and tax identification number(s) is shown in item E above and should be checked for accurate Under penalties of perjury, I certify that the number shown on this statement is my correct taxpayer identification number.

HUD-1 (1/86) RESPA, FR 7135 P 2 SETTLEMENT CHARGES SETTLEMENT CHARGES

MENINGEROOM ON TANKSAMES/AROKOERISIGO MINISIO DINVORGENERA MENINGENERA MENINGENERA MENINGENERA MENINGENERA MEN		
BASED ON PRICE \$ 339,000.00 @ %-	PAID FROM	PAID FROM
Division of Commission (line 700) as follows:	BORROWER'S FUNDS-AT	SELLER'S FUNDS AT
701. to	SETTLEMENT	SETTLEMENT
702. to 703. Commission paid at Settlement		
704.		
NANCHER WEILD WAS TO WAS THE STATE OF THE CONTRICT OF THE SAME AS A SAME A S		
801. Loan Origination Fee % Burnham Mortgage	4,068.00	
802. Loan Discount %		· · · · · · · · · · · · · · · · · · ·
803. Appraisal Fee to 804. Credit Report to		
805. Lender's Inspection Fee to		•
806. Mortgage Insurance Application Pee to		
807. Assumption Fee to		
808. Flood Certification Fee First American	14,00	
809. Tax Service Fee Freedom Mortgage Corporation RIO. Courie Fee FEDEX	101.00 55.00	
810. Courie Fee FEDEX		
812. Processing Fee Burnham Mortgage	. 350.00	
813. Underwriting Fee Freedom Mortgage Corporation	250,00	
814. Sub Total (line 818)	3.95	
WERE SOOF THE MISRIE OUT THE DIDWINE STOLER WOOD BENEVILLE STOLEN AND THE STOLEN WAS A STOLEN OF THE		ALLES CALLES CO.
901. Interest from 02/15/02 to 03/01/02 @ 71.57 /day (14 -days)	1,001.98	
902. Mortgage Insurance Premium for 903. Hazard Insurance Premium for 1 year to ANPAC	669.00	
903. Plazard insurance Premium (of 1 year to Kiyl AC		
905.		
WWW. 1000 RESERVES DEPOSITIED AVAILABLE DE RADE SANTANCAS DE LA COMPANION DE L	Union production and the	
1001. Hazard Insurance 3 months @\$ 55.75 per month	167.25	
1002. Mortgage Insurance months @\$ per month		
1003. City property taxes months @ \$ per month		
1004. County property taxes 3 months @\$ 180.70 per month	542.10	
1005. Annual assessments months @ \$ per month		
1007. Aggregate Analysis Adjustment	(0.01)	
1008.	(/	
AND THE RESIDEOUS PROPERTY OF THE PROPERTY OF		
1101, Settlement or closing fee to Exeter Title Company	225,00	
1102. Abstract or title search to		
1103. Title examination to Exeter Title Company		251
1104. Title insurance binder to 1105. Document preparation to Freedom Mortgage Corporation	74.00	<u> </u>
1105. Document preparation to Freedom Mortgage Corporation 1106. Notary fee to	74.00	
1107. Attorney's fee to Jeffrey Filava		40
(includes above items numbers: 1106)		
1108. Title insurance to Exeter Title Company	225.00	76
(includes above items numbers:		
1109. Lender's coverage \$ 271,200.00 \$ 225.00	<u> </u>	
1110. Owner's coverage \$ 339,000.00 \$ 761.25		1
	35.00	
1112. EPA Endorsement-Mte	35.00	
1112, EPA Endorsement-Mtg 1113, Location Endorsement		
	35.00 60.00	
1113. Location Endorsement 1201. Recording: Deed \$ 23.50 Mortgage \$ 41.50 Release \$ 27.50	35.00 60.00 65.00	
1113. Location Endorsement	35.00 60.00	
1113. Location Endorsement 1200 SQMERNMENTEREGORDINGSAND HEAVEST 1201. Recording: Deed \$ 23.50 Mortgage \$ 41.50 Release \$ 27.50 1202. City/county tax/stamps: Deed \$ Mortgage \$ 2,542.50 1203. State tax/stamps: Deed \$ 339.00 Mortgage \$ 169.50	35.00 60.00 65.00	
1113. Location Endorsement 1200 SOMERN NOTER GORDING AND HEAD SHER GORDING AND AND HEAD SHER GORDING AND	35.00 60.00 65.00	
1113. Location Endorsement 1201. Recording: Deed \$ 23.50 Mortgage \$ 41.50 Release \$ 27.50	35.00 60.00 65.00 2,542.50	5(
1113. Location Endorsement 1200 SOMERN NOTER GORDING AND HEAD SHER GORDING AND AND HEAD SHER GORDING AND	35.00 60.00 65.00 2,542.50	5(
1113. Location Endorsement 1201. Recording: Deed \$ 23.50 Mortgage \$ 41.50 Release \$ 27.50 1202. City/county tax/stamps: Deed \$ Mortgage \$ 41.50 Mortgage \$ 2,542.50 1203. State tax/stamps: Deed \$ Mortgage \$ 169.50 1204. 1205.	35.00 60.00 65.00 2,542.50	5(
1113. Location Endorsement 1201. Recording: Deed \$ 23.50 Mortgage \$ 41.50 Release \$ 27.50 1202. City/county tax/stamps: Deed \$ Mortgage \$ 2,542.50 1203. State tax/stamps: Deed \$ 339.00 Mortgage \$ 169.50 1204. 1205. Mortgage \$ 169.50 1204. 1205. Mortgage \$ 169.50 1206. Mortgage \$ 169.50 1207. Mortgage \$ 169.50 1208. Mortgage \$ 169.50 1209. Mortgage \$ 169.50 1209.	35.00 60.00 65.00 2,542.50	5(
1113. Location Endorsement 1201. Recording: Deed \$ 23.50 Mortgage \$ 41.50 Release \$ 27.50	35.00 60.00 65.00 2,542.50	50 50 1,00 2,60
1113. Location Endorsement 1201. Recording: Deed \$ 23.50	35.00 60.00 65.00 2,542.50	5(
1113. Location Endorsement 1201. Recording: Deed \$ 23.50 Mortgage \$ 41.50 Release \$ 27.50	35.00 60.00 65.00 2,542.50	50 50 1,00 2,60
1113. Location Endorsement 1201. Recording: Deed \$ 23.50	35.00 60.00 65.00 2,542.50	50 50 1,00 2,60
1113. Location Endorsement 1201. Recording: Deed \$ 23.50	35.00 60.00 65.00 2,542.50	5(1,01 2,61 5,01 1,51
1113. Location Endorsement 1201. Recording: Deed \$ 23.50	35.00 60.00 65.00 2,542.50	5(1,01 2,61 5,01 1,51
1113. Location Endorsement 1201. Recording: Deed \$ 23.50 Mortgage \$ 41.50 Release \$ 27.50 1202. City/county tax/stamps: Deed \$ Mortgage \$ 2,542.50 1203. State tax/stamps: Deed \$ 339.00 Mortgage \$ 169.50 1204. 1205. 1206. City/county City/City/City/City/City/City/City/City/	35.00 60.00 65.00 2,542.50	5(1,01 2,61 5,01 1,51
1113. Location Endorsement 1201. Recording: Deed \$ 23.50 Mortgage \$ 41.50 Release \$ 27.50 1202. City/county tax/stamps: Deed \$ Mortgage \$ 41.50 Release \$ 27.50 1203. State tax/stamps: Deed \$ 339.00 Mortgage \$ 169.50 1204. 1205. 1206. Pirst Installment of 2001 Taxes Cook County Collector 1302. Year 2000 Tax bill Cook County Collector 1303. Duplicate Tax Bill Fee Cook County Collector 1304. Water Full Payment Service Exeter Title Company 1305. Zoning certification service Jeffrey Hlava 1306. 1307. 1308. 1400. TOTAL SETTLEMENT CHARGES (enter on lines 103, Section J and 502, Section K). 1 have carefully reviewed the HUD-1 Sentement Statement and, to the best of my knowledge and belief, it is a true and accurate statement of all receipts a account or by me in this transaction. I further certify that I have received a copy of HUD-1 Sentement Statement.	35.00 60.00 65.00 2,542.50	5(1,01 2,61 5,01 1,51
1113. Location Endorsement 1201. Recording: Deed \$ 23.50 Mortgage \$ 41.50 Release \$ 27.50 1202. City/county tax/stamps: Deed \$ Mortgage \$ 2,542.50 1203. State tax/stamps: Deed \$ 339.00 Mortgage \$ 169.50 1204. 1205. 1206. 1207. First Installment of 2001 Taxes Cook County Collector 1302. Year 2000 Tax bill Cook County Collector 1303. Duplicate Tax Bill Fee Cook County Collector 1304. Water Full Payment Service Exeter Title Company 1305. Zoning certification service Jeffrey Hlava 1306. 1307. 1308. 1400. TOTAL SETTLEMENT CHARGES (enter on lines 103, Section J and 502, Section K) 1 have carefully reviewed the HUD-1 Settlement Statement and, to the best of my knowledge and belief, it is a true and accurate statement of all receipts a account or by me in this transaction. I further certify that I have received a copy of HUD-1 Settlement Statement.	35.00 60.00 65.00 2,542.50	5(1,01 2,61 5,01 1,51
1113. Location Endorsement 1201. Recording: Deed \$ 23.50 Mortgage \$ 41.50 Release \$ 27.50 1202. City/county tax/stamps: Deed \$ Mortgage \$ 41.50 Release \$ 27.50 1203. State tax/stamps: Deed \$ 339.00 Mortgage \$ 169.50 1204. 1205. 1206. First Installment of 2001 Taxes Cook County Collector 1301. First Installment of 2001 Taxes Cook County Collector 1302. Year 2000 Tax bill Cook County Collector 1303. Duplicate Tax Bill Fee Cook County Collector 1304. Water Fuli Payment Service Exeter Title Company 1305. Zoning certification service Jeffrey Hlava 1306. 1307. 1308. 1400. TOTAL SETTLEMENT CHARGES (enter on lines 103, Section J and 502, Section K). 1 have carefully reviewed the HUD-1 Sentement Statement and, to the best of my knowledge and belief, it is a true and accurate statement of all receipts a account or by me in this transaction. I further certify that I have received a copy of HUD-1 Sentement Statement. 2 Dignlew Rymarz	35.00 60.00 65.00 2,542.50	5(1,01 2,61 5,01 1,51
1113. Location Endorsement 1201. Recording: Deed \$ 23.50 Mortgage \$ 41.50 Release \$ 27.50 1202. City/county tax/stamps: Deed \$ Mortgage \$ 41.50 Release \$ 27.50 1203. State tax/stamps: Deed \$ 339.00 Mortgage \$ 169.50 1204. 1205. 1206. First Installment of 2001 Taxes Cook County Collector 1301. First Installment of 2001 Taxes Cook County Collector 1302. Year 2000 Tax bill Cook County Collector 1303. Duplicate Tax Bill Fee Cook County Collector 1304. Water Fuli Payment Service Exeter Title Company 1305. Zoning certification service Jeffrey Hlava 1306. 1307. 1308. 1400. TOTAL SETTLEMENT CHARGES (enter on lines 103, Section J and 502, Section K). 1 have carefully reviewed the HUD-1 Sentement Statement and, to the best of my knowledge and belief, it is a true and accurate statement of all receipts a account or by me in this transaction. I further certify that I have received a copy of HUD-1 Sentement Statement. 2 Dignlew Rymarz	35.00 60.00 65.00 2,542.50 10,483.7	50 50 1,00 2,61 5,00 1,50
1113. Location Endorsement 1201. Recording: Deed \$ 23,50 Mortgage \$ 41,50 Release \$ 27,50 1202. City/county tax/stamps: Deed \$ Mortgage \$ 2,542,50 1203. State tax/stamps: Deed \$ 339,00 Mortgage \$ 169,50 1204. 1205. 1206. Pirst Installment of 2001 Taxes Cook County Collector 1301. Pirst Installment of 2001 Taxes Cook County Collector 1302. Year 2000 Tax bill Cook County Collector 1303. Duplicate Tax Bill Fee Cook County Collector 1304. Water Full Payment Service Exeter Title Company 1305. Zoning certification service Jeffrey Hlava 1306. 1307. 1308. 1400. TOTAL SETTLEMENT CHARGES (enter on lines 103, Section J and 502, Section K) 1 have carefully reviewed the HUD-1 Settlement Statement and, to the best of my knowledge and belief, it is a true and accurate statement of all receipts a secount or by me in this transaction. I further certify that I have received a copy of HUD-1 Settlement Statement. 2 Barbara Odrzyworska	35.00 60.00 65.00 2,542.50 10,483.7	50 50 1,00 2,61 5,00 1,50
1113. Location Endorsement 1201. Recording: Deed \$ 23.50 Mortgage \$ 41.50 Release \$ 27.50 1202. City/county tax/stamps: Deed \$ Mortgage \$ 41.50 Release \$ 27.50 1203. State tax/stamps: Deed \$ 339.00 Mortgage \$ 169.50 1204. 1205. 1206. First Installment of 2001 Taxes Cook County Collector 1301. First Installment of 2001 Taxes Cook County Collector 1302. Year 2000 Tax bill Cook County Collector 1303. Duplicate Tax Bill Fee Cook County Collector 1304. Water Fuli Payment Service Exeter Title Company 1305. Zoning certification service Jeffrey Hlava 1306. 1307. 1308. 1400. TOTAL SETTLEMENT CHARGES (enter on lines 103, Section J and 502, Section K). 1 have carefully reviewed the HUD-1 Sentement Statement and, to the best of my knowledge and belief, it is a true and accurate statement of all receipts a account or by me in this transaction. I further certify that I have received a copy of HUD-1 Sentement Statement. 2 Dignlew Rymarz	35.00 60.00 65.00 2,542.50 10,483.7 disbursements made on n A POLL I have been or will be disbu	50 50 1,00 2,61 5,00 1,50

Pile No. VIIIVII	20m1 1 to: 02/ 2 100 t	-007	The second secon
O MARK ROCHULMSDRAYABIRDADADONNI	COLIONA VALUE (LO AL NEVA DE SANCIA		
815. MERS Registration Fee	Freedom Mortgage Corporation		3.95
816. Yield Spread Premuim	Burnham Mortgage	(2,712.00L)	
817.		. ,	
818. TOTAL (entered on line 814 Section L)			3.95

agle <u>Df#8399</u>7

EXHIBIT

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Fannia Mae Form 1003/Rev. 10/92

Casea \$:03:09-065085,Do cui De p	tu#1854-87Filed: 094081091Fage07 of Platers Corporation
Uniform Residentia	al Loan Application
This application is designed to be completed by the applicant(s) with the Lender's assistance. Application consistence of the Borrower's application in the Lender's assistance. Application is appropriate box checked) when the leading as a basis for loan qualification or the income or assets of the Borrower's spouse will not	licants should complete this form as "Borrower" or "Co-Borrower", as applicable. Co- ncome or assats of a person other than the "Borrower" (Including Borrower's apouse) will be ot be used as a basis for foan qualification, but his or her Mabilities must be considered
occuss the Borrower resides in a community property state, the socurity property is located in a comm community property state as a basis for repayment of the loan.	urdity property state, or the Borrower is relying an other property lacated in a
I. TYPE OF MORTGAGE VA X Conventional Other: Age	AND TERMS OF LOAN ency Case Number Lender Case Number
Mortgage VA Conventional Cities: Applied for: FHA FrnHA Amount Interest Rate No. of Months Amerization	02724096
, 224000 9.5 _% 360 ^{Type:}	X Fixed Rate Other (explain): GPM ARM (type):
Subject Property Address (street, city, state & zip code)	N AND PURPOSE OF LOAN No. of Units
7953 S ESCANABA, CHICAGO, COOK II 6065 Legal Description of Subject Property (attach description if nacassary)	6 3 Year Built
See Preliminary Title Report	1925
Purpose of Loan X Purchase Construction Other (explain): Refinance Construction-Permanent	Property will be: Primary Secondary Residence Residence Investment
Complete this line if construction or construction-permanent loan. You Lot Original Cost Amount Existing Lians (a) Presunt Acquired (a) Presunt	Volve of lot (b) Cost of Improvements Total (a + b)
Complete this line if this is a refinance loan. Year Acquired Original Cost Acquired Amount Existing Llans Purpose of Ref	Inance Describe Improvements made to be made
5 5	Cost: \$
Title will be held in what Name(s) WALDEMAR FLORKIEWICZ	Manner in which Title will be held Estate will be held in: SOLELY X Fee Simple
Source of Down Payment, Settlement Charges and/or Subordinate Financing (explain)	Lassetvoid (show expiration date
Borrower III. BORROWER	INFORMATION Co-Borrower
Borrower's Name (include Jr. or Sr. if applicable) WALDEMAR FLORKIEWICZ	Co-Borrower's Name (Include Jr. or Sr. if applicable)
Social Security Number Home Phone (Incl. area code) Age Yrs. School 321-94-2852 773-774-1436 30 12	Social Security Number Homa Phone (Incl. area code) Age Yrs. School
Morried X Unmarried (Include single, no. ages	Married Unmarried, (include single, no. ages
Separated divorced, widowed) Present Address (street, city, state, zip code) Own X Rent	Separated divarced, wildowed) Present Address (street, city, state, 2)p code) Own Rent
No. Yrs: 2	No, Yru:
CHICAGO, IL 60656	
If residing at present address for less than two years, complete the followi	ing: Former Address (street, cky, state, zip code)
Former Address (Street, City, Stole, Jp Loue) Own Rent No. Yrs:	No. Yrs:
Former Address (street, city, state, tip code) Own Rent No. Yrs:	Former Address (street, city, state, zip code) Own Rent No. Yrs:
	ENT INFORMATION Co-Borrower
Name & Addross Self Years on Employer Uses tolks tolks:	Nime & Address Self Years on Employer Ihis job :
Years employed in this line of work/profession	Years employed in this line of work/profession.
Position/Title/Type of Business Business Phone (Incl. eros code)	Position/Title/Type of Business Business Phone (Incl. area code)
If employed in current position for less than two years or if currently empl	
Nama & Address Salt Dates (from - to): Monthly income	Ngma & Address Sall Dales (froin - to): Monitaly Income
Position/Title/Type of Business Business Phone (Incl. stee code)	Position/Title/Type of Business 1 0lean the limit, area code)
Ngpa & Address Self Dates (Ifrom - to): Manifely Income	Namo & A of Employ
2	173919 4001504101 Applicad8872230

Page 1 of 3

INITIALS: W.F

Position/Title/Type of Business

Fraddie Mac 85/Rev. 10/92 Printed by The Lean Handler from Contour Software, Inc. (408) 370-1700

		/ MONTHLY INCOME	AND COMPINED UO	ICINO EVAPACE INFO	TMATICAL .	
		/, MONTHLY INCOME		Combined Combined Monthly Housing Expense		
Gross Monthly Income Base Empl. Income *	Borrows S	Co-Barrower \$	Total	Monthly Housing Expense Rent	Present 600.00	Proposed
Overtime			-	First Mortgage (P & I)	- 000.00	s 1883.51
Bonuses				Other Financing (P & I)		
Commissions				Hozard Insurance		60.00
Dividends/Interest				Real Estate Taxes		179.75
Net Rental Income				Martgaga Insurance		
Other (before completing, see the notice in "describe other income," below)				Homeowner Assn. Dues		
other income, below)				Other:		
Total	\$	s	\$	Total	s 600.00	s 2123.26
		ovide additional documentation nice: Alimony, child support, o Borrower (B) ar Co-Bon	Separate maintenance incom		ihis lavn.	Monthly Amount
						s
						5
		. VI.	ASSETS AND LIABIL	ITIES		
Statement can be meaning tids Statement and support	fully and fairly presented ing schedules must be a	don a combined basis; otherwis completed about that spouse als	e separate Statements and Sc o.	heckeles are required. If the Co	eis and liabilities are sufficiently Borrower section was completed	second a spouse, Not Jointly X Not Jointly
ASSE Description		Cash or Market Value	Liabilities and Pledged Asset including automobile toans, etc. Use continuation shee real estate owned or upon re	s, tiet the creditor's name revolving charge accounts, i t, if necessary, indicate by i affinancing of the subject prope	 address and account number astate loans, allmony, chile? those liabilities which will be try. 	tor all outstanding devis, d support, stock pludges, se satisfied upon sale of
Cash deposit toward purch	ned Dy:	\$	LIAB	ILITIES	Monthly Payt. & Mos. Left to Pay	Unpaid Balance
List shooting and -	nulana accessor	- alau	Name and address of Compa DAIMLER CHI		\$ Payt./Mos.	s
List checking and si Name and address of Bank,		3816W	DAIFIER CH	Kisler	289/ 42	12050
	•		Acct. no. 10026	20292		
Acct. no.		5	Name and address of Compa	ny	\$ Payt./Mos.	\$
Name and address of Bank,	S & L. or Credit Union					
		•	Acct. no.			
			Name and address of Compa	ny	\$ Payt./Mos.	\$
Acct. no. Name and address of Bank,		\$				
			Acct, no. Name and address of Compa	nv	\$ Payt./Mos.	s
Acct. no.		ş	,	~1		ľ
Name and address of Bank,	S & L, or Credit Union			-		
			Acci, no.			
			Name and address of Compa	my	\$ Pay1./Mos.	\$
Acct. no. Stocks & Bonds (Company & description)		s o		·		
	. 1		Acct. no,			
Life insurance net cash vale Face amount: S	ue	s	Name and address of Compa	ηγ	\$ Payt./Mos.	s
Subtotal Liquid Ass	ets	\$				
Real estate owned (enter m schedule of real estate own	narket value from ned)	\$	Acat as			
***************************************			Acct. no. Name and address of Comp	ony	S Payt./Mos.	s
Not worth of business(es)	pwned	\$ 				
(attach financial statement)		\$ 				
Automobiles owned (make	ono year)	\$	Acct. no.			
Other Assets (Hemize)		\$	Allmany/Child Support/Sepa Owed to:	·	\$.	
			Job Related Expense (civid o	care, union dues, etc.)	s	
			Total Monthly Paym	ents	ş 289	
	otal Assets a.	\$	Net Worth (a minus b)	s -12050		s 12050
Fraddle Mac 85/Rev. 10/9 Printed by The Loan Handle		ra. Inc. (408) 370-1700	Paga 2 of 3	INITIALS: W.F	> Fan	nia Mae Form 1003/Rev. 10/92

Casease03:00-06500500cumbent#1e354-82-iled: 6940800915429e09 of 31agage10f#63999

				10011		JI(1 G)	AGE COR		MALLOI.				
			加州縣	/i.⊹AS	SETS	AND L	ABILITIES: (cor	心影					
Schedule of Real Estate Owned III Property Address (enter S If sold, PS if po or R II rental being held for incor	nding salu	erties	are owner Type of Property		sinuati Presu arket V	nt	Amount of Mortgages & Lie	០ភាគ	Gross Rental Income	Mortgage Poyments	Mai	suranca, ntenance, is & Misc.	Net Rental Income
				\$			\$		s	ş	\$		ş
<u></u>													
		L	 	ļ									
List any additional names under w	hich credit	has	Totals previou	S isly be	en re	ceived a	\$ and indicate a	ppro	\$ priate credito	s r name(s) an	\$ d acc	ount nur	\$ nber(s):
Alternote Name					Cr	editor Nam	18			Account	Numb	at .	
VII. DETAILS OF						复制级		鄉組	VIII. DECLA	RATIONS	翻翻	the state of	THE REPORT OF
a. Purchase price	\$	28	10000	0.00	117 V	ou ansv	/er "Yes" to a lation sheet fo	ny (uestions a th	rough i, plea	se	Borrowa	T
Alterations, Improvements, repairs Land (if acquired separately)			••••		1		iation Sneet 10 iny outstanding Jud		•			Yes N	_ l
d. Refinance (incl. debts to be paid off)					1		soon declared banks		-	ears?			= = =
o. Estimated propeid items				1.94			rad property forecid fin the last 7 years		rpon er givon title	or deed in			
f. Estimated closing costs			7962	2.95			party to a lawsuit?	•					
g. PMI, MIP, Funding Fee puld in cash					ø. i	Have you liou of force	directly or Indirectly	y bad	n obligated on an	y loan which res	alted in	foreclosuro	, transfer of title in s, SBA loans, home
h. Discount (if Borrower will pay) 1. Total costs (add items a through h)		28	9994	1.89	4)	improveme	nt longs, educati	Pano	loans, manufacte	und franklish he	ıma las		nortgage, financial address of Lender,
j. Subordinate financing						FHA or VA	case number, if an	ıy, br	d reasons for the	action.)	ng ente	一反	
k. Borrower's closing costs paid by Seller							esently delinquent : goge, financial obj						لحصا لمحما ك
i. Other Credits (explain)						give details	s as described in the	e bre	eding question.	Angrainment 11	103,		
					g. ,	Aro you ob	digated to pay alim	ony,	ciliid support, or s	oparato maintena:	nco?		
	- 1				h. 1	is any part	of the down paym	ont L	Shawassa				
					i.	Are you a	co-maker or endors	or on	a note?				
	ŀ						U.S. citizon?						늬닏닏
					ļ.		permanent resident				•		
m. Loan produit		22	4000	0.00	L)o you i esidenc	ntend to occup e? If "Yes," o	py t	he property a	s your prima	ry	IX I	7/6767
(exclude PMI, MIP, Funding Fee financed)					l		had an ownership		•				_
n. PMI, MIP, Funding Fee financed			***		t	luco yearsi	7		•				
o. Loss amount (add m & n)		22	4000	00.00	Į.	(PR), so	ype of property did scand home (SH), o	r Invi	stment property (IP)?			_
p. Cash from / to Borrower	- 1	6	5994	1.89	6	jointly v	d you hold title to t with your spause (S	he ho P), o	ime sololy by y: r Jointly with anoti	outself (S), iver person			
[subtract], k, i & o from i)	0354504-9:4504		CONTRACT CONTRACT	(AVIIA		(0)7			Tarangangang	energy and a second	oracan	SAUS VINE AND A	entangen and and an
The undersigned specifically acknowledge(s) a property will not be used for any illegal or property will be indicated above (5) welfasted													
or through a credit reporting agency, from any	source named i	n this	miorni yik oltasibuna	ation con n. and the	ninin	n tae sbbi	ication may be mad this poolication will	io at	ony time by the Le	endor, its agents,	SUCCOS!	ors and est	igns, cither directly
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Certification: I/We certify that the inform	nation provided	in thi	s applicati	ion Is tru	and o	correct as	of the date set for	th or	posite my/our sin	maturels) on this	analica	tion and a	linoudadaa mulauu
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he following information is requested by the F nd home mortgage disclosure faws. You are aformation, not on whether you choose to fun													
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FRINDOLO 17 (02/97) FRINDOLO 17 (02/97) FRINDOLO 17 (02/97) WALDEMAR FLORKIEWI Pipled by The Loan Handler from Contour Software, Inc. (408) 370-1700 www.contoursoft.com

Case also 31-033065085006cun bentu#n 854438 Filed: 09/108/09/Page 010 of Bage age 100 \$74000

Continuation Sheet/Residential Loan Application

tition items please to combine the	Borrower: WALDEMAR FLORKIEWICZ	Agency Case Number:
Residential Loan Application. Mark B for Burrower or C for	Со-Воложет:	Lender Cose Number:
Co-Barrower.		02724096

provisions of Title 18, United Sta	Federal crime punishable by fine or imprise Code, Section 1001, at seq.	isonment, or both, to knowin	gly make any false statemants concerning any of the above facts as applicabl	o under the
Borrower's Signature:	Dimbe lorg	Date	Co-Borrower's Signature:	Date
x X	FC011.C 2010	09/09/02	Х _	

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		CONTRACTOR OF THE PROPERTY OF	
EXETER TIT	PT.R	1FHA 21 [A 3 4VA 5 X CONV. INS.	COLV. UNINS. OTHER
O M P A	N V	6. Pile Number 7. Loan Number	
	14 . I	01080103 2724096	
U.S. DEPARTMENT OF HOUSING AND UR	BAN DEVELOPMENT	I. Mortgage Ins. Case No.	· ·
NOTE: This form is furnished to give you a sea	ement of sevel sectleme	nt costs. Amounts paid to and by the settlement agent are shown here for informational purposes and are not include	·
NAME AND ADDRESS OF BORROWER.	ide the closing; they are	shown here for informational purposes and are not include	in the totals.
THE PROPERTY OF BORROWER!	Waldemar Florki	wid	,
	6648 W. Poster A	سرات علايوس	
MANU ADDI VIII ALI	Chicago, II. 60656	المسلما فالمناب المستسمين والمستسمين	
NAME, ADDI ESS AND TIN OF SELLER:	Leszek Dobrowsk	aba Ave. 7161 & 10 Carrent 17 M. Carrent 18	
	Adam Buter	A TOPE TO CE TO CE TO CONTROL OF THE PARTY O	'
	Chicago, IL 60617	AVE. THE WANTE PARTIE	
NAME AND ADDRESS OF LENDER:	Freedom Mortgag	e Corporation	
	1000 Arrium Way	, Ste. 300 G	
PROPERTY I CATION:	Mt. Laurel, NJ 08 7953 South Escan	054	
	Chicago, IL 60617		
SETTLEMENT AGENT	=		
	Exeter Title Com	pany (36-4070586) (312)641-1244 Street, Chicago, IL 60601	
PLACE OF SEITLEMENT:	221 North Lesalie	Street, Chicago, IL 60601 Street, Chicago, IL 60601	
SETTLEMEN I DATE 3/4/02		arrest cutosfo! IT anant	
SUMMARY OF BORROWER'S TRA	NSACTION	K. SUMMARY OF SELLER'S TRANS	CTION
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- Personal Property	280,000.00	401. Contract sales price 402. Personal Property	250,000.00
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, GROSS AMOUNT DUE FROM BORROWER	258,414.25	420. GROSS AMOUNT DUE TO SELLER	
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Year 1002	29,414.28	603. CASH (FROM) (X TO) SELLER	184,121.64
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FREEDOM MORTGAGE CORPORATION

Uniform Residential Loan Application

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FREEDOM MORTGAGE CORPORATION

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FREEDOM MORTGAGE CORPORATION

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a. Land of acquired separately)				1		gments against you?					
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i. Other Credits (explain)	İ					e preceding question. ony, child support, o		닏篮			
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n. Last smount (add m & n)	10	8000	00.0	(1) What t	ype of property sld	you own principal r meastment properly	residence . ADI7	IP			
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Continuation Sheet/Residential Loan Application

		WALDEMAR FLORKIEWICZ	Agency Gees Number:
Co-Sorrows. 02724046	Reddental Lasa Application, Mark 8 for Surrower or C for Co-Borrower.	Co-Bonoweri	1

I/We fully understand that II is a Federal crime pusishable by fine or imprisonment, or both, to knowingly make any Islae statements concerning any of the above facts as applicable under the provisions of Title 18. United States Gods, Section 1001, as seq.												
Borrowar's Signature:	Daie	Co-Barower's Signature:	Oate									
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Printed by The Lean Hendler from Contour Enthwern, Inc. (408) 370-1700

Fannis Mas Form 1003/Rev. 10/1 (Amandad HUD-1 (1/66) RESPA, LASSE AS 83-1038 965 965 906 CUNDENT 447 25443 Filed: 09/108/09/Page 18, of Barrage 16 EXHIBIT A. SETTLEMENT STATEMENT FMHA CONV. UNINS. CONV. INS. OTHER VA EXETER TITLE C O M P A N Y R 6. File Number 7. Loan Number 01040038 8. Mortgage Ins. Case No. U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT NOTE: This form is furnished to give you a statement of actual settlement costs. Amounts paid to and by the settlement agent are shown.

NOTE: Items marked "(P.O.C.)" were paid outside the closing; they are shown here for informational purposes and are not included in the totals. D. NAME AND ADDRESS OF BORROWER: Waldemar Florkiewicz 6648 W. Foster Chicago, IL 60656 Bogdan Pawlak E. NAME, ADDRESS AND TIN OF SELLER: 536 West 61st Place Chicago, IL 60621 Freedom Mortgage Corporation F. NAME AND ADDRESS OF LENDER: 1000 Atrium Way, Ste. 300 Mt. Laurel, NJ 08054 536 West 61st Place G. PROPERTY LOCATION: Chicago, IL 60621

Exeter Title Company (36-4070586) (312)641-1244 H. SETTLEMENT AGENT: 221 North LaSalle Street, Chicago, IL 60601 221 North LaSalle Street, Chicago, IL 60601 PLACE OF SETTLEMENT: SETTLEMENT DATE 2/12/02 SUMMARY OF BORROWER'S TRANSACTION SUMMARY OF SELLER'S TRANSACTION ing in the second control of the second cont MANAGONGROSSYAMOUNINDUTATO/SELLERUM 101. Contract sales price 135,000.00 401. Contract sales price 135,000.00 402. Personal Property 102. Personal Property 6,250.54 103. Settlement charges to borrower (line 1400) 403. 404. 104. 105. 405 Adjustments for items paid by seller in advance Adjustments for items paid by seller in advance 106. City/town taxes 406. City/town taxes 407. County taxes 107. County taxes to to 408. Assessments 108. Assessments 409. 109 410. 110. 111. 411. 412. 112. 113. 413. 414. 114. 115. 415. 416. 116 120. GROSS AMOUNT DUE FROM BORROWER 141,250.54 420. GROSS AMOUNT DUE TO SELLER 135,000.00 W200PAMOUNTSPADDBY/ORINBEHAUBORBORROWER WWW.5009REDUCTIONSIN/AMOUNIT/DUE/TO: 201. Deposit or earnest money 501. Excess deposit (see instructions) 202. Principal amount of new loan 502. Settlement charges to seller (line 1400) 1,710.23 503. Existing loan taken subject to 203. Existing loan taken subject to 504. Payoff first mortgage 204. 505. Payoff second mortgage 205 206. 506. As Directed Law Office of Je 35,000.00 507. As Directed 13,000.00 207 N.M. Construct 208 508. 509. 209. Adjustments for items unpaid by seller Adjustments for items unpaid by seller 210. City/town taxes 510. City/town taxes 07/01/01 02/12/02 455,54 07/01/01 211. County taxes to 511. County taxes EO 02/12/02 455.54 212. Assessments 512. Assessments to 513. 213. 514. 214. 215. 515. 216. 516. 217. 517 218. 518. 219 519 220. TOTAL PAID BY/FOR BORROWER 108,455.54 520. TOTAL REDUCTION AMOUNT DUE SELLER 50,165.77 WWW.GOLCASEWISERREMEDINGROM/TOP NAMES AND ASSESSED AND SERVED FOR THE SERVED ASSESSED AS A SERVED ASSESSED AS A SERVED AS 301. Gross amount due from borrower (line 120) 141,250.54 601. Gross amount due to seller (line 420) 135,000.00 302. Less amounts paid by/for borrower (line 220) 108,455.54 602. Less reductions in amount due seller (line 520) 50,165.77 303. CASH (X FROM) (TO) BORROWER 32,795.00 603. CASH (FROM) (X TO) SELLER 84,834.23

Tax Year 2002

Substitute Form 1095 Seller Statement

You are required by law to provide Exeter Title Company with your correct taxpayer identification number. If you do not provide Exeter Title Company with your correct taxpayer identification number, you may be subject to civil or criminal penalties imposed by kaw, [Seller's name(s), address and tax identification number(s) is shown in item E above and should be checked for accuracy.]

Under penalties of perjury, I certify that the number shown on this statement is my correct taxpayer identification number.

HUD-1 (1/86) RESPA, HC 355 @ 315 @ 31-003 065 08 500 cum lengt #172 54 133 Eiled: 09/108/09/P5/09/07/07/07 514 07-10/90

L. SETTLEMENT CHARGES //00/ICOT/ALSALES/BROKER/S COMMISSION: BASED ON PRICE \$ 135,000.00 @ %=		
BASED ON PRICE \$ 135,000.00 @ %=	剧	
	PAID FROM	PAID FROM
Division of Commission (line 700) as follows:	BORROWER'S	SELLER'S
•	FUNDS AT	FUNDS AT
, 	SETTLEMENT	SETTLEMENT
702. to	DET LEGALITAT	OLI IDENIDIVI
703. Commission paid at Settlement	· · · · · · · · · · · · · · · · · · ·	
704.	nio 1930 madridate arcia deletrontano Marid	
800) HUDINSPAYABUBINGONNEGIION WHIFFI LOAN (P.O.O.)		
801, Loan Origination Fee % Burnham Mortgage	2,160.00	
802. Loan Discount %		
803. Appraisal Fee to		
804. Credit Report to		
805. Lender's Inspection Fee to		
806. Mortgage Insurance Application Fee to		
807. Assumption Fee to		
808. Processing Fees Burnham Mortgage	350.00	<u> </u>
809. Flood Certification Fee First American	14.00	
810. Tax Service Fee Freedom Mortgage Corporation	101.00	
	55.00	
	250.00	1
813. MERS Fec Freedom Mortgage Corporation	3.95	
814. Yield Spread Premium Burnham Mortgage (1,080.00)		
900) ATEMSTREQUIRED BY MENDER TO BEPAIDIN ADVANCE		
901. Interest from 02/12/02 to 02/28/02 @ 28.50 /day (17 -days)	484.50	
902. Mortgage Insurance Premium for	1	
903. Hazard Insurance Premium for 1 year to American National	532.00	
904.	1	
905.	 	
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1001. Hazard Insurance 3 months @ \$ 44.33 per month	132,99	
1002. Mortgage Insurance months @ \$ per month		
1003. City property taxes months @ \$ per month		<u> </u>
1004. County property taxes 3 months @ \$ 60.54 per month	181.62	
1005. Annual assessments months @ \$ per month		
1006.		
1007.		
1008. Aggregate Analysis Adjustment	(0.02)	
1100 THE CHARGES		
1101. Settlement or closing fee to Exeter Title Company	225.00	
1102 Abancar on side annula to	223.00	
1102. Abstract or citle search to		
1103. Title examination to Exeter Title Company	250.00	
1103. Title examination to Exeter Title Company 1104. Title insurance binder to	250.00	250.00
1103. Title examination to Exeter Title Company		250.00
1103. Title examination to Exeter Title Company 1104. Title insurance binder to	250.00	250.00
1103. Title examination to Exeter Title Company 1104. Title insurance binder to 1105. Document preparation to Freedom Mortgage Corporation	250.00	250.00
1103. Title examination to Exeter Title Company 1104. Title insurance binder to 1105. Document preparation to Freedom Mortgage Corporation 1106. Notary fee to	250.00	250.00
1103. Title examination to Exeter Title Company 1104. Title insurance binder to 1105. Document preparation to Freedom Mortgage Corporation 1106. Notary fee to 1107. Attorney's fee to Jeffrey Hlava	250.00	250.00 350.00
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These carefully reviewed the HUD-1 Settlement Statement and, to the best of my knowledge and belief, it is a true and accurate statement of all receipts and disbursements made on my account or by me in this transaction, I further certify that I have received a copy of HUD-1 Settlement Statement.

Walderman Florkiewicz

Bogdan Pawlak

Bogdan Pawlak

ay the undersined as part of the settlement of this transaction.

Case as 83-0306 508 508 508 500 cuntertut n 854 133 Filed: 09/08/09/Page 270 of Bage 56 100 \$74010

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This application is designed to be completed	ted by the applic	ant(s) with th	o londora lass	Jalana -	4			his form a	s "Bor	rower" or "Cb-
as a basis for loan qualification, but his or h	er liabilitles must	be considered	bacause the	n or [ine incom	e or assets	of the B	lorrower's s	pouse v	will not be used
is located in a community property state, or	THE CONTONE IS I	civing on orde	r property locat	ed in a d	community	property st	inity prop ate as a	perty state, hasis for r	the se	ecurity property
		OF MORTG	AUC AND I	EKMS C	E LOAN				134	
Mortgage V.A. Conventional Applied for: FHA FmHA	Other:		Agency Case	• Number	•	L	ender Ca	se Number		
Amount Interest Rate	No. of Months	Amortizație	on V Fixed Ra	ato.	[] Otho	- (
\$ 243,000 9.500		Type:	GPM		☐ ARM	r (explain): (type);	•			
Subject Property Address (street, city, stat	IL PROPER	TYINFORM	ATION AND	PURPO	SEOFLO	DAN				
708 N SPAULDING, Chicago, IL 60624	e, ZIP) County: COOK									No. of Units
Legal Description of Subject Property (atta	ch description if	песеssary)	1.							2 Year Bullt
SEE TITLE				•						1900
Purpose of Loan V Purchase Co	nstruction				·	·				
	onstruction-Permar		Other (explain):			Property w	ury	- Seconda	arv	
Complete this line if construction or co	nstruction-per	manent loar	7.			Resid	ence	Residen	cé L	✓ Investment
Year Lot Acquired Original Cost	Amount Existing Li	iens (a) i	Present Value	of Lot	(b) Cost	of Improve	ments	Total (a+b)		
Complete this line if this is a refinance	\$ loan	\$	· · · · · · · · · · · · · · · · · · ·		\$			\$		
Your losses !	Amount Existing Li	lens Pum	ose of Refinance	e.		Danceiba Im				-
radined			,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,			Describe In	shiovetilei	nts n	nade)] to be made
Title will be held in what Name(s) ANATO	\$					Cost \$				
	DLI LOUCHAK					Title will b	e held	i_		will be held in:
Source of Down Payment, Settlement Cha	rges and/or Subo	ordinate Finan	cing (explain)	Single	e man				_	Simple
•			!					-	expi	sehold (show ration date)
Borrower				510000000000	iaurumma	diana kamanaha	and discount			
Borrower's Name (Include Jr. or Sr. if app	licable)	III BURKUY	VER INFORM		me (inclu	Go-B de Jr. or S	ortowe			
ANATOLI LOUCHAK			,50 200	1.010 110	ano (moiai	Je 31. 01 C	и пар	piicable)		
Social Security Number Home Phone (I	- 1	Age Yrs. Sch	ool Social Se	curity Nu	mber	Home Pho	ne (incl.	area code) Age	Yrs. School
356-88-6777 773-456-569 Married Unmarried (Include single,		49 12	name)			·		· · · · · · · · · · · · · · · · · · ·	1	
Separated divorced, widowed)	no: ages	,		rried arated	J Unmarried divorced, v	l (include sin vidowed)	gle, Depe	ages (not	listed	by Borrower)
Present Address (street, city, state, ZIP)	Own 🗸 Rent	2 No.`			(street, cit	y, state, Z	IP)	wn Re	ent	No. Yrs.
10113 HARTFORD COURT #2C							·—			
Schiller Park, IL 60176										
If residing at present address for less Former Address (street, city, state, ZIP)		, complete ti								
Silver Address (silved, City, State, ZIP)	_Own []Rent	No. Y	rs. Former A	Address ((street, city	y, state, Zi	P)[] O	wn 🔲 Re	ent	No. Yrs.
r								•		
Former Address (street, city, state, ZIP)	Own Rent	No. Y	rs. Former A	Address ((street, city	y, state, Zi	P)O	wn Re	ent	No. Yrs.
	9									
			1							
Borrower Name and Address of Employer	, and the second	EMPLOYN	ENTINFORI	MATION		Co-B	orrower			
realine and Address of Employer	Self Employed	Yrs. on this	job Name an	d Addres	s of Emp	loyer	□ se	elf Employe	d Yr	s. on this job
	ŀ	Yrs. employed	<u>-</u>						L	
		in this line of work/profession	f on						l in	s. employed this line of ork/profession
Position/Title/Type of Business	Int.								"	in profession
	Business Phone				of Busines				-	ci. area code)
if employed in current position for less	than two year:	s or if currer	ntly employe	d in mo	re than o	ne positic	n com	niete the	follov	vina
Name and Address of Employer	Self Employed	Dates(from-to) Name an	d Addres	s of Emp	loyer		elf Employe		ites(from-to)
			'						·	.,
	}	Monthly Incom	ne ·		٠.				<u> </u>	4-1 *
Paciff City City	, · · _	\$							Mo	onthly income
Position/Title/Type of Business	Business Phone	(incl. area co	ode) Position/T	itle/Type	of Busines	S	Ви	siness Pho	one (în	cl. area code)
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	Joon Employed		, ivame an	u Addres	s of Emp	loyer]s	elf Employe	d Da	ites(from-to)
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		turn alca co	-cosidon/1	mes i ype (of Business	5	: Bu	siness Pho	ne (in	ci. area code)
Freddie Mac Form 65 10/92 CALYX Form 1003 Loanapp1.hp 2/95		ı	Page 1 of 4	Borrowei		•		Fannie Ma	e Form	1003 10/92
· · · · · · · · · · · · · · · · · · ·				Co-Borro	wer					

EXHIBIT S

	MONTHLYINCON	E AND COMBINED HO	JUSING EXPENSE INFO	IBMATIGN -	
Gross Mortury Income Borrow	er Co-Borro	wer Total	Combined Monthly Housing Expense	Present	Proposed
Base Empl. Income* \$ Overtime	\$ ·	\$		\$ 650.00	
Bonuses ' 4			First Mortgage (P&I)		2,043.28
Commissions			Other Financing (P&I)		
Dividends/Interest		- 	Hazard Insurance	ļ	80,00
Net Rental Income			Real Estaté Taxes Mortgage Insurance	<u> </u>	120.00
Other (before completing,			Homeowner Assn. Dues		1 2010
sse the notice in "describe other income," below)	·		Other	·	1000
Total \$	\$	\$	Total	\$ 650.00	\$ 2,243.28
*Self Employed Borrower(s) may be	required to provide a	dditional documentation s	uch as tax returns and fin	ancial statements.	17
Describe Other Income	Notice: Allmony, c	hild support, or separate.	maintananaa inaama maad		
B/C	Borrower(B) or Co-Borrower(C) does	not choose to have it con	sidered for repaying th	is Ioan.
		· · · · · · · · · · · · · · · · · · ·		· · · · · · · · · · · · · · · · · · ·	Monthly Amount
					\$
					
		VI. ASSETS AND L	ABILITIES		
This statement and any applicable	supporting schedule	s may be completed join	thy by both married and		
This statement and any applicable liabilities are sufficiently joined and Schedules are required. If the about that spouse also.	to that the Statement ne Co-Borrower section	can be meaningfully and n was completed about a	fairly presented on a con spouse, this Statement ar	nbined basis; otherwise and supporting schedules	separate Statements must be completed
				i. (E27) .	
ASSETS Description	Cash or Market Value	outstanding debts, included	Assets. List the creditor's ding automobile loans, revisions, revisions, pedges, etc. Use co will be satisfied upon sal	name, address and accounts	ount number for all
Cash deposit toward purchase held by:	s	(*) those liabilities which	Block pledges, etc. Use co I will be satisfied upon sal	ntinuation sheet, if ned e of real estate owned	essary. Indicate by
			ILITIES	, monuny rays, &	, опраю
		Name and address of C		Mos. Left to Pay \$ Payt/Mos.	Balance
List checking and savings accou	nts below	SELFRL UK CU		, , , , , , , , , , , , , , , , , , , ,	ľ
Name and address of Bank, S&L, or	Credit Union] ;			
•	**			ļ	Į
		<u> </u>		İ	
	•	Acct. no.		62 /(R)	2,040
Acct. no.	s	Name and address of C	Company	\$ Payt./Mos.	\$
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A		Name and address of C	ompany	\$ Payt./Mos.	\$
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	Credit Union	'			
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lame and address of Bank, S&L, or	Credit Union	1			
	· — -		•		
		Acct. no.			
Acct. no.	10	Name and address of Co	ompany	\$ Payt./Mos.	\$
Stocks & Bonds (Company name)	\$:			
number & description)					•
•	•				•
		Acct. no.	·	·	
		Name and address of Co	отрапу	\$ Payt./Mos.	\$
ife insurance net cash value		l . '			*
ace amount: \$	\$		•	·	
Subtotal Liquid Assets leal estate owned (enter market value	\$		•		
om schedule of real estate owned)	\$				
ested interest in retirement fund	\$	Acct. no. Name and address of Co	Transana .		
et worth of business(es) owned	\$	with divideos UI C	inpatry	\$ Payt./Mos.	\$
stach financial statement)			ļ		
utomobiles owned (make and year)	\$,		
		i i	ŀ	• •	
į		Acct. no.			
ther Accels (its at a second		Alimony/Child Support/Separa	ate Maintenance Payments		
ther Assets (itemize)	\$		}	\$	

Case as 03 to 30 06 50 8 50 06 cuntem tuttn 8 5 4 138 25 led: 09/10 8 / 09 / 12 75 06 02 2 of 13 age ago 10 16 17 4 0 1 2 VEASSETS AND LIABILITIES (Com. Schedule of Real Estate Owned(if additional properties owned, use continuation sheet) Property Address (enter S if sold, PS if pending Sale or R if rental being held for income) Property Present Amount of Gross Mortgage Net Market Value Mortgages & Liens Rental Income **Payments** Rental Income Totals List any additional names under which credit has previously been received and indicate appropriate creditor name(s) and account number(s): Alternate Name Creditor Name VII. DETAILS OF TRANSACTION VIII. DECLARATIONS a. Purchase price 270,000.00 If you answer "yes" to any questions a through i, please Borrower Co-Borrower b. Alterations, improvements, repairs use continuation sheet for explanation. Yes No Yes No Land (if acquired separately) a. Are there any outstanding judgments against you? d. Refinance (incl. debts to be paid off) b. Have you been declared bankrupt within the past 7 years? c. Have you had property foreclosed upon or given title or deed in lieu thereof in the last 7 years?

d. Are you a party to a lawsuit? e. Estimated prepaid items 2,761.88 7 7 f. Estimated closing costs 7,173,00 g. PMI, MIP, Funding Fee h. Discount (if Borrower will pay) i. Total costs (add items a through h) 279,934.88 j. Subordinate financing k. Borrower's closing costs paid by Seller I. Other Credits(explain) **ERNEST MONEY** 27.000.00 h. Is any part of the down payment borrowed? i. Are you a co-maker or endorser on a note? j. Are you a U. S. citizen? \square m. Loan amount (exclude PMI, MIP, k. Are you a permanent resident alien? Funding Fee financed) I. Do you intend to occupy the property as your primary residence?

If "Yes," complete question m below.

m. Have you had an ownership interest in a property in the last . 243,000,00 n. PMI, MIP, Funding Fee financed o. Loan amount (add m & n) 243,000.00 (1) What type of property did you own-principal residence (PR), second home (SH), or investment property (IP)?

(2) How did you hold title to the home-solely by yourself (S), jointly with your spouse (SP), or jointly with another person (O)? p. Cash from/to Borrower 9.934.88 (subtract j, k, I & o from I) X. ACKNOWLEDGMENT AND AGREEMENT The undersigned specifically acknowledge(s) and agree(s) that: (1) the loan requested by this application will be secured by a first mortgage or deed of trust on the property described herein; (2) the property will not be used for any illegal or prohibited purpose or use; (3) all statements made in this application are made for the purpose of obtaining the loan indicated herein; (4) occupation of the property will be as indicated above; (5) verification or revertification of any information contained in the application may be made at any time by the Lender, its agents, successors and assigns, either directly or through a reddirectly or the loan of the property will be as indicated above; (5) verification or revertification of any information contained in the application may be made at any time by the Lender, its agents, successors and assigns, either directly or through a reddirectly or through a supproved; (6) the Lender, its agents, successors and assigns will rely on the information contained in the application and live have a continuing change prior to closing; (7) in the event my/our payments on the loan indicated in this application become delinquent, the Lender, its agents, successors and assigns, may, in addition to all their other rights and remedies, report my/our name(s) and account information to a credit reporting agents, successors or assign of the Lender without notice to me and/or the administration of the loan account may representations or warranties, express or implied, to the Borrower(s) regarding the property, the condition of the property, or the value of the property.

Certification: We certify that the information provided in this application is true and correct as of the date set forth opposite my/our signature(s) on this application and acknowledge my/our understanding that any intentional or needing the my property, the condition of the property, or the value of the property.

Borrower's Signature

Date

The understanding the property will be a publication.

Date

The undersigned abov Borrower's Signature Date Co-Borrower's Signature Date 10/21/01 X gratoli. Louchak X INFORMATION FOR GOVERNMENT MONITORING PURPOSES: The following information is requested by the Federal Government for certain types of loans related to a dwelling, in order to monitor the Lender's compliance with equal credit opportunity, fair housing and home mortgage disclosure laws. You are not required to furnish this information, but are encouraged to do so. The law provides that a Lender may neither discriminate on the basis of this information, nor on whether you choose to furnish it. However, if you choose not to furnish it, under Federal regulations this Lender is required to note race and sex on the basis of visual observation or surname. If you do not wish to furnish the above information, please check the box below. (Lender must review the above material to assure that the disclosure satisfy all requirements to which the Lender is subject under applicable state law for the particular type of toan applied for.) BORROWER CO-BORROWER l do not wish to furnish this information i do not wish to furnish this information Race/National Origin: American Indian or Alaskan Native Asian or Pacific Islander
Black,not of White,not of
Hispanic origin Hispanic Hispanic origin Race/National American Indian or Alaskan Native Aslan or Pacific Islander Origin: Black,not of Hispanic Hispanic Hispanic origin Other (specify) Other (specify)_ Female **√** Male Sex: Sex: Female Male To be Completed by Interviewer Interviewer's Name (print or type) Name and Address Interviewer's Employer. ERIC YEHOYC This application was taken by: **BURNHAM MORTGAGE INC.** face-to-face interview wer's Signature Date 100 N LASALLE #1712 1MC. VWW by mail 10/21/01 CHICAGO, IL 60602

Freddie Mac Form 65 10/92 CALYX Form 1003 Loanapp3.hp 2/95

by telephone

(P) 312-422-0618

(F) 312-422-0720

riewer's Phone Number (incl. area code)

312-422-0618

HUD-1 (1/86) RESPACEMENT STATEMENT

A. SETTLEMENT STATEMENT CONV. UNINS. FHA **FMHA** EXETER TITLE C O M P A N Y VΑ CONV. INS. OTHER 6. File Number 7. Loan Number 01100101 01712490 8. Mortgage Ins. Case No. U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT NOTE: This form is furnished to give you a statement of actual settlement costs. Amounts paid to and by the settlement agent are shown.

NOTE: Items marked "(P.O.C.)" were paid outside the closing; they are shown here for informational purposes and are not included in the totals. D. NAME AND ADDRESS OF BORROWER: Anatoli Louchak 10113 Harford Court, #2C Schiller Park, IL 60176 E. NAME, ADDRESS AND TIN OF SELLER: Krystian Zebrowski 708 North Spaulding Ave. Chicago, IL 60624 F. NAME AND ADDRESS OF LENDER: Freedom Mortgage Corporation 1000 Atrium Way, Ste. 300 Mt. Laurel, NJ 08054 G. PROPERTY LOCATION: 708 North Spaulding Ave. Chicago, IL 60624 H. SETTLEMENT AGENT: Exeter Title Company (36-4070586) (312)641-1244 221 North LaSalle Street, Chicago, IL 60601 PLACE OF SETTLEMENT: 221 North LaSalle Street, Chicago, IL 60601 SETTLEMENT DATE 11/27/01 SUMMARY OF BORROWER'S TRANSACTION SUMMARY OF SELLER'S TRANSACTION ALGROSS AMOUNT DUE FROM BORROWER 60. GROSS AMOUNT DUE TO SELLER. 101. Contract sales price 270,000,00 401. Contract sales price 270,000.00 102. Personal Property 402. Personal Property 103. Settlement charges to borrower (line 1400) 9,183.14 403 104. 404 105. 405. Adjustments for items paid by seller in advance Adjustments for items paid by seller in advance 106. City/town taxes 406. City/town taxes 107. County taxes 10 407. County taxes to 108. Assessments to 408. Assessments to 109. 409. 110. 410. 111. 411. 112. 412. 113. 413. 114. 414. 115 415. 116. 120. GROSS AMOUNT DUE FROM BORROWER 279,183,14 420. GROSS AMOUNT DUE TO SELLER 270,000.00 200. AMOUNTS PAID BY/OR IN BEHALF OF BORROWER 500 REDUCTIONS IN AMOUNT DUE 201. Deposit or earnest money 27,000.00 501. Excess deposit (see instructions) 27,000.00 202. Principal amount of new loan Freedom Morte 243,000.00 502. Settlement charges to seller (line 1400) 2,636.62 203. Existing loan taken subject to 503. Existing loan taken subject to 204. 504. Payoff first mortgage 205 505. Payoff second mortgage 206 506. Water Full Payment Service Exeter Title Co 268.55 207. 507. Payoff A&M Construct 70,154.83 208. 508. 209 509 Adjustments for items unpaid by seller Adjustments for items unpaid by seller 210. City/town taxes 510. City/town taxes to 211. County taxes 511. County taxes to to 212. Assessments to 512. Assessments to 513, 214. 514. 215. 515. 216. 516. 217 517. 218. 518. 219 519. 220. TOTAL PAID BY/FOR BORROWER 520. TOTAL REDUCTION AMOUNT DUE SELLE 270,000.00 100,060.00 MOCCASHIAT SETTLEMENT FROM/TO BORRO WER 600 CASH AT SETTLEMENT/TO/FROM SPLE 301. Gross amount due from borrower (line 120) 279,183.14 601. Gross amount due to seller (line 420) 270,000,0 302. Less amounts paid by/for borrower (line 220) 270,000.00 602. Less reductions in amount due seller (line 520) 100,060,0 303. CASH (X FROM) (TO) BORROWER 9,183,14 603. CASH (FROM) (X TO) SELLER 169,940.00 Substitute Porm 1099S Seller Statement

EXHIBIT

T

You are required by law to provide Exeter Title Company with your correct taxpayer identification number. If you do not provide Exeter Title Company with your correct taxpayer identification number, you may be subject to civil or criminal penaltier imposed by law. [Seller's name(s), address and tax identification number(s) is shown in item E above and should be checked for accuracy.]
Under penalties of perjury, I certify that the number shown on this statement is my correct taxpayer identification number.

L. Case: as 93-03-03-03-03-03-03-03-03-03-03-03-03-03	3/09/Pagew	APPOT BUILDER
SETTLEMENT CHARGES	9	
BASED ON PRICE \$ 270,000.00 @ %-	PAID FROM	PAID FROM
Division of Commission (line 700) as follows:	J	
701. to	BORROWER'S	SELLER'S
700	FUNDS AT	FUNDS AT
\$ 20	SETTLEMENT	SETTLEMENT
703. Commission paid at Settlement		
704.	· · · · · · · · · · · · · · · · · · ·	
800 FIFEMS PAYABLE IN COMMECULON WHITE TO AN (ROC) TO		
801. Loan Origination Fee 1.00 % Burnham Mortgage	2,430.00	(NATER SECTION AND ASSESSED ASSESSED.
802. Loan Discount %	2,170,00	
803. Appraisal Fee to		
804. Credit Report to		
805. Lender's Inspection Fee to		
one M		
806. Mortgage Insurance Application Fee to		
807. Assumption Fee to		
808. Flood Cert. CPS	14.00	
809. Tax Service Pee Freedom Mortgage Corporation	101.00	
810. Courier Fee UPS	55.00	
311.	33,00	
812. Processing Fee Burnham Morteage		
	350.00	
	250.00	
814. Sub Total (line 819)	253.50	
900 UIEMSREQUIRED BY ENDER TO BE PAID IN TAID VANCE		
901. Interest from 11/27/01 to 12/01/01 @ 64.13 /day (4 -days)	256.52	MATERIAL PROPERTY OF THE PARTY
902. Mortgage Insurance Premium for 1 months to GE.	I	
002 17 11 2	226.80	
903. Pazzard Insurance Premium for 1 year to AA&A Insurance Age 904.	1,490.00	
905.		
NICH THE WAY TO SEE THE SEE TH		
1000 RESERVES DEROSURED WITCH DERIO.		
1001. Flazard insurance 3 months @ \$ 124.17 per month	372.51	BIORES CONTRACTOR CONT
1002. Mortgage Insurance months @\$ 226.80 per month	372.31	
1003. City property taxes months @\$ per month		
1004 C		
1005 A	658.90	
1005. Annual assessments months @ \$ per month		
1007.		
1008. Aggregate Adjustment	(43.09)	····
1101 Seriem and him for R. T. T. T. S. T. T. S. T. T. S. T. T. S. T. T. S. T. T. S. T. T. S. T. T. S. T. T. S. T. T. S. T. T. S. T. T. S. T. T. S. T. T. S.		
1101. Settlement or closing fee to Exeter Title Company		ALL PROPERTY OF THE PROPERTY O
1102. Abstract or title search to	225.00	
1103. Title examination to Exeter Title Company		
1104. Title insurance binder to		250.00
1105. Document preparation to Freedom Mortgage Corporation	74.00	
1106. Notary fee to		
1107. Attorney's fee to Jeffrey Hlava		400.00
(includes above items numbers:		700,00
1108. Title insurance to Exeter Title Company		
(includes above items numbers:	225,00	675.00
1100 7		
1445 0		
4 0,010		
1111. Date Down Exeter Title Company	35.00	· · · · · · · · · · · · · · · · · · ·
1112. EPA/Location Endorsments Exeter Title Company	95.00	·····
1113. Courier Fee A Exeter Title Company	20.00	······································
200 Par 1900 GOVERNMEN IN RECORDING AND TRANSPER OF ARGES	20.00	Mark Complete Mark Commence
1201. Recording: Deed \$ 29.50 Mortgage \$ 39.50 Release \$		
1202 City	69.00	
1000 0	2,025.00	
1203. Stare tax/stamps: Deed \$ 270.00 Mortgage \$ *35.00		405.00
1205.		
1301. 2nd installment 2000 taxes		SECURITY CONTRACTOR
COOK COUNTY CORECTOR	warmanneen anner distribution	906.62
1302.		700.62
1303.		
1304.		
1305.		
1306.		
1307.		
1308.		
1400. TOTAL SETTLEMENT CHARGES (enter on lines 103, Section J and 502, Section K)		
I have carefully reviewed the HUD-1 Settlement Statement and, to the best of my knowledge and belief, it is a true and accurate statement of all receipts and account or by me in this transaction. I further certify that I have received a copy of HUD-1 Settlement Statement.	9,183.14	2,636.62
account or by me in this transaction. I further certify that I have received a copy of HUD-1 Settlement Statement.	mursements made on my	
Authi Cuchoh Al MOD	1-000	
11.00 - DOLL 15.7.01.00 DV 11.16 111 V 1/ 1		

Anatoli Louchak

To the best of my knowledge, the FUD-1 Serfferious Statement which I have Deposed in a world in the best of the possibility of th

to the nest of my knowledge, the HIDD-I Serfikment Statement which I have proposed is a true and accurate account of the funds which were received and have been or will be disburse by the undersigned as part of the settlement of the transaction.

Exeter Fitle Company

WARNING: It is a crime to knowingly make latter statements to the United States on this or any other similar form. Penalties upon conviction can include a fine and imprisonment. For details see: Title 18 U.S. Code Sections 1001 and Section 1010.

815. Yield Spread Premium	Burnham Mortgage	(2,430.00L)		
816. MERS Registration	Freedom Mortgage Corporation	····	3.50	
817. Redraw Fee	Freedom Mortgage Corporation		250.00	
818.				
819. TOTAL (entered on line 814 Section L)			253,50	

					CP108/09/P			

	EXHIBIT
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Uniform Residential Loan Application

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	* *		nation must also be	-								
		•	ıse) will be used as ner liabilities must bo			1						
	•	•	the Borrower is rely									
			THE RESERVE OF THE PARTY OF THE	F MORTGA	111 - 111 - 11 - 11 - 11 - 11 - 11 - 1	- 1 A- 200	**	200 100 100				
Mortgage Applied for:	\equiv	Conventional [Other:		Agency Case	Number			_ender C	ase Number		
Amount		Interest Rate	No. of Months	Amortization	✓ Fixed Ra	te [Other	(explain):	,	 		
\$	243,000	9.500	% 360/360	Туре:	GPM ·	[ARM	(type):				
		10, 110 100, 100, 100, 100, 100	II. PROPERT	YINFORMA	ION AND	URPOS	E OF LO	AN			类析	
	erty Address (st			W.			•					No. of Units
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ruipose oi Loc	Refinance		onstruction-Permane		nei (explant).			Prìn	nary idence	Seconda Residen		√ Investment
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Year Lot	Original Cost		Amount Existing Lie		esent Value	of Lot	(b) Cost	of Impro	vements	Total (a+b)		
Acquired	\$		\$	\$!	\$			\$		
Complete th	his line if this i	s a refinanc	1									
Year Acquired	Original Cost		Amount Existing Lie	ns Purpos	e of Refinance	e		Describe	Improver	ents n	nade [to be made
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Source of Do	own Payment. S	Settlement Ch	arges and/or Subo	dinate Financi	ng (explain)	Lower					_	sehold (show
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•					4	·						
	Borrowe			II. BORROW					Borrow			
Borrower's Na	ame (include Jr.	or Sr. if ap	plicable)		Co-Borro	wers Nar	ne (inclu	de Jr. or	Sr. If a	applicable)	· . ·	
ANATOLI LO		-	a 1	. Iv. 61	-1 01-10		-1	lilania B		1	N 4	- IV C-bI
Social Security	·		. 1	ge Yrs. Scho	or Social Se	ecurity Nur	nder .	Home P	none (in	cl. area code	∍) Age	Yrs, School
356-88-6777 Married	/ Unmarried	773-456-50 (Include single.	Dependents (not liste no. ages	49 12 ed by Co-Borrow	er) Ma	rried	Unmarried	i (include s	ingle De	pendents (no	t listed	by Borrower)
Separal		idowed)	no: ages			parated	divorced,	widowed)	no	ages'.		
	ess (street, city,	state, ZIP) [Own 🗸 Rent	2 No. Yı	s. Present	Address ((street, ci	ty, state,	ZIP)	Own R	tent	No, Yrs,
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				Yrs. employed in this line of							- 1 i	rs, employed n this line of
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Ifomnlave	d in current no	eition for la	ss than two year	s or if currer	tiv emniov	ed in mo	re than	one nos	itlon c	l omplete th	e foli	owina:
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Position/Title	Type of Business		Business Phone	(incl. area co	de) Position	/Title/Type	of Busine	88	:	Business P	hone ((incl. area code)

0.0 41.0 0	V. MC Borrower	Co-Borrow		IOUSING EXPENSE INFOR Combined Monthly Housing Expense	Present	Proposed
Monthly Income	Bollowei	\$	e local	Rent	\$ 650.00	\$
Empl, Income* \$		- *	- *	First Mortgage (P&I)		2,043,28
me				Other Financing (P&I)		
es			-	Hazard Insurance		80.00
issions				Real Estate Taxes		120.00
nds/Interest				Mortgage Insurance		22/181
ental Income				Homeowner Assn. Dues		- GAGALUS OL
(before completing, notice in "describe come," below)(Other		
				Total	\$ 650.00	\$ 2.243.28
			ditional documentation	n such as tax returns and finar		14 2,273,23
		lotice: Alimony, ch	ild support, or separat	te maintenance income need nose not choose to have it cons	not be revealed if the	s toan. Monthly Amount
			,	i i		
 						
						700 100 100 100 100
				LIABILITIES	27,57-494 2005 21	
is statement and an bilities are sufficien (d Schedules are recout that spouse also ASSETS). 	supporting schedule: hat the Statement Co-Borrower section Cash or Market		jointly by both married and used fairly presented on a combination of a spouse, this Statement and addressed. List the creditor's recluding automobile loans, revort stock pledges, etc. Use control will be satisfied upon sale	Completed V J	ointly Not Jointly
iption		Value	alimony, child suppor	 stock pledges, etc. Use cor nich will be satisfied upon sak 	ntinuation sheet, if nec e of real estate owned	essary, indicate by or upon refinancing
deposit toward purchas	e held by: \$:	of the subject prope	nty.	, Monthly Payl &	Unpaid
•	ļ			ABILITIES	Mos. Left to Pay	Balance
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e and address of Ba	nk, S&L, or Co	edit Union	7			
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ks & Bonds (Compa ber & description)	ny name/	\$.	1		1	
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	1				-	
			Acct. no.			
	ł		Name and address	of Company	\$ Payt./Mos.	15 (A)
insurance net cash	value		7			1
e amount: \$	1	\$				
ototal Liquid Asse		\$	7			
l estate owned (enter		\$	7			
l estate owned (enter schedule of real estate	owned)	•	Acct, no.		٦	
		•	Name and address	of Company	\$ Payt./Mos.	\$
ed interest in retire		<u>\$</u>	-	, 9		
worth of business(e ch financial statement		\$		•	· .	
			⊣ .			
omobiles owned (mal	(e and year)	\$			· .	
	1				4	1
•			Acct. no.			
•			Aller and Child Cunner	rt/Separate Maintenance Payments	s 1	Lagran Andrews
	.]			beopulate manneralite i,	·	
er Assels (ilemize)	· .	s	Owed to:	, , , , , , , , , , , , , , , , , , , 	\$	
er Assets (itemize)		\$	Owed to:	se (child care, union dues, etc	\$	
er Assets (itemize)	•	\$	Owed to:		\$	
er Assets (itemize)	·	\$	Owed to:		\$	
er Assels (ilemize)		\$	Owed to:	se (child care, union dues, etc	\$	

				•		•			
		VI. AS	SETS AN	D LIABILITIE	S (cc	ont.)			
chedule of Real Estate Owned(if add	tional properties	are o	wned, use	continuation	sheet))			
operty Address (enter S if sold, PS if pe	nding Type of	, P	resent	, Amount of		Gross	1 Mortgage	Insurance, Maintenance,	Net
sale or R if rental being held for inc	come) Property	Mari	ket Value	Mortgages & L	lens	Rental Income	Payments	Taxes & Misc.	Rental Income
	1 1.					•	s	s	
	 	*		9	-	Ψ		*	- *
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		<u> </u>							
						•			
	Totals	\$		\$		\$	\$	\$	\$
ist any additional names under which cre	dit has previous				ppropr	riate creditor na	me(s) and ac		
Alternate Name	•	,	Creditor Nar	ne				Account Nu	mber
					-				
						•			
	•								10.5
46.		o fillendiffee	nerional anticon	na manakan manakan ma	e 540. 7 °e	Nels .	171m420 15 1 4 2		
VII. DETAILS OF TRANS						VIII. DECLA			
Purchase price	\$ 270,0	00,00	-	wer "yes" to a nuation sheet		iestions a throu	igh i, please	Borro	
Alterations, improvements, repairs						· .	inet vov?	Yes	No Yes No
Land (if acquired separately) Refinance (incl. debts to be paid off)			1	•	_	judgments agai ankrupt within t	-	= :	
Estimated prepaid items	27	61.88	c. Have y	ou had proper	ty for	eclosed upon or years?	given title o	r deed	# IHH
Estimated closing costs		73.00	d. Are yo	u a party to a	lawsu	uit?	•		
PMI, MIP, Funding Fee			e. Have	you directly	or inc	firectly been of the in lieu of	oligated on a		
Discount (if Borrower will pay)			inchide	such loans	as h	ome mortaace	loans SBA	inana home	improvement
Total costs (add items a through h)	279,9	34.88	loans, financia	eguçational i al obligation, i	oans, bond,	manufactured or loan guaran of Lender, FHA	(mobile) non tee. If "Yes	ne ioans, an s," provide de	tails, including
Subordinate financing			date, r	namé and addi and reasons	ress o for the	of Lender, FHA e action.)	or VA case	number,	$\mathbf{Z} \mid \Box \Box \Box$
Borrower's closing costs paid by Seller	·		f. Are yo	u presently de	dinque	e action.) nt or in default tion bond or	on any Fed	eral debt or a	any other loan,
Other Credits(explain)			Yes,"	give details	as de	lion bond, or escribed in the alimony, child	preceding of	uestion.	벌님님
ERNEST MONEY	27,0	00.00	i mamte	nancer				sebalate []	烘님!
	1					payment borrow			
·			· —	u a U.S. citiz		iorser on a note			
Loan amount (exclude PMI, MIP,			1 .	u a permanen		dent alien?			
Funding Fee financed)	243,0	00.00	I. Do you	intend to occu	upy the	e property as yo	our primary re	sidence?	
. PMI, MIP, Funding Fee financed					wners	n m below. hip interest in a	a property in	the last 🚺	
. Loan amount (add m & n)	243,0	00.00	three y		.nadı	did you own-pri	ncipal regidenc	A (DB) IP	_
• •			se	cond home (SH)	, or in	vestment property	(IP)?		
. Cash from/to Borrower	9,9	34.88	(2) How	w did you hold th your spouse (title to (SP), o	the home-solely r jointly with anoti	by yourself (S ner person (O)1), jointly <u>\$</u>	
(subtract j, k, l & o from i)		~iZNIC	I	IENT AND A		E1 - 2 - 1 - 1 - 1		. ,	
									71
The undersigned specifically acknowledge(s in the property described herein; (2) the re made for the purpose of obtaining it of any information contained in the appredit reporting agency, from any source is not approved; (6) the Lender, its age obligation to amend and/or supplement it hange prior to closing; (7) in the even and assigns, may, in addition to all the winership of the loan may be transferred to an agent, successor of the property of the loan may be transferred to an agent, successor of the loan or warranties, express or Certification: IWe certify that the inform	property will not be toan indicated blication may be named in this and ints, successors e information protection to successor to successor or assign of the implied, to the latton provided in	herein made oplication and a covided ats on and ror assigned this a	sed for any i; (4) occur at any time on, and the assigns will in this app the loan in emedies, of the L ader with er(s) regard pplication is	y illegal or pro pation of the e by the Lend original copy rely on the i blication if any dicated in this report my/our ender withou prior notice it ling the prope s true and cor	proper ler, its of thi informa of the appli name t not o me; rty, the	in purpose or us to will be as in agents, succests application without a suffer a su	le; (3) all standicated above above as and asset in the application of the application of the application of the administration of the administration of the agents, and the property, set forth opp	ternerits made ; (5) verifical idens, either d by the Lend altion and l/we have represe e Lender, its to a credit re istration of th successors an or the value	in trins application or reverificativectly or througher; even if the knave a continuiented herein sho agents, successive loan account of the property, elignature(s) on
epresentations or Warranties, express or Certification: I/We certify that the inform application and acknowledge my/our unde may result in civil llability and/or crin Stales Code, Section 1001, et seq. and I who may suffer any loss due to reliance Borrower's Signature	erstanding that a ninal penaitles i lability for mone upon any misre	ny intending etary de present	ntional or g, but not amages to laion which	negligent misr limited to, fine the Lender, I I/we have m	eprese or in its age ade or er's Si	entation(s) or nprisonment or ents, successor n this application	the information both under the sand assign n.	ion contained le provisions d le, insurers ar	of Title 18, Un and any other personal
m	chak	11	2 15 01	×		,		•	
	INFORMATIO	1		INACE NET LANCE	n T AL	ilia burnaa	ECHAL		
The following information is requested compliance with equal credit opportunit encouraged to do so. The law providit. However, if you choose not to fur or surname. If you do not wish to fit the disclosure satisfy all requirements if	by the receral the fair housing a es that a Lender conish it, under Fournish the above o which the Len	nd hor may : ederal i inform ider is	ment for ne mortgag neither disc regulations ation, pleas subject un	this Lender is se check the der applicable	require box be state	is of this information in the control of the contro	required to fination, nor one and sex on ust review the ticular type of	urnish this into whether you the basis of a above mate foan applied	ormation, but and choose to furnis visual observational to assure the for.)
BORROWER				CO-BOR		R .	sh to furnish th		
1 do not wish to furnish Race/National American Indian or Alas Origin: Black,not of	kan Native As	lan or P hite,not o spanic o		er Race/Na Origin:	tional		dian or Alaska	n Native A	sian or Pacific Isla /ḥite,not of Ispanic origin
Other (specify)			-	Car-		Other (spec	ify)		
Sex: Female / M		or he		Sex:	Name	Female and Address	Mai		
To be Completed by Interviewer Interviewe	r's Name (print	or typ	<i>~ j</i>		1401116	AULAN MORES			•

EXHIBIT	7
V	1
	ı

HUDLI (1/86) RESPA, HR2	Page 1 of	3			proved OMB 2502-0265
A. SETTLEMENT STATEMENT				GETORNAME	
		1FHA 4VA	2FMI 5XCO		CONV. UNINS. OTHER
EXETER TIT	LE	6. File Number		7. Loan Number	
COMPAN	I Y	01100	103	01712489	1
	•	8. Mortgage Ins.		1.1.1.i	
U.S. DEPARTMENT OF HOUSING AND URB	AN DEVELOPMENT				
C. NOTE: This form is furnished to give you a state	ment of actual settlement	costs. Amounts paid	to and by the	settlement agent are	shown.
C. NOTE: This form is invuished to give you a state NOTE: keens marked "(P.O.C.)" were paid outsi	de the closing; they are sho	wn here for inform	ational purpose	s and are not includ	ed in the totals.
D. NAME AND ADDRESS OF BORROWER:		K			
	(10	100			
	10113 Hartford Cour	t, #2G			1
E. NAME, ADDRESS AND TIN OF SELLER	Schiller Park, IL 6017 Piotr Uloszownskie	<u>'6</u>			
E. MANE, ADDRESS AND THE OF SELLEN	Flott O10320 WIREKIC				1
	735 North Christian	a Ave.			
	Chicago, IL 60624				
F. NAME AND ADDRESS OF LENDER:	Freedom Mortgage C	Corporation			
	1000 Atrium Way, St	te. 300			
	Mt. Laurel, NJ 08054				
G. PROPERTY LOCATION:	735 North Christian	a Ave. 🔑 🧖			
	Chicago, IL 60624	•			
H. SETTLEMENT AGENT:	Exeter Title Compar	136.4070586\	/312)641-124	4	
A. SELLEMENT AGENT:	221 North LaSalle St			•	
PLACE OF SETTLEMENT:	221 North LaSalle St				
I. SETTLEMENT DATE 11/27/01					
J. SUMMARY OF BORROWER'S TRAI				LLER'S TRANSA	
CAREER LONGING SYAMOLD STREET RAIL (SHADO)		(U. 400, C)		MEDUERIORE	
101. Contract sales price		i. Contract sales p			270,000.00
102. Personal Property		02. Personal Proper	ty		
103. Settlement charges to borrower (line 1400)		03.			
104.		04.			
105.	#	05. Adjustments for	Same Salaban	ulles in admense	
Adjustments for items paid by seller in advance 106, City/town taxes to	 ,	06. City/town taxe		to	
106. City/town taxes to		07. County taxes		10	
108. Assessments to		08. Assessments		10	· · · · · · · · · · · · · · · · · · ·
109.		09,			
110.		10.			
111.		11.			
112.	4	12.			
113.	4	13.			
114.		14.			
115.		15.			
116.		16.	7 10 To 10 TO	C107 9 TO 11	
120, GROSS AMOUNT DUE FROM BORROWER	279,149.89	20. GROSS AMOU	DAT DON TO	SELLER	270,000.00 O SELLERE
"200-AND PINES AND BY/OR IN BEHALF.		01. Excess deposit (27,000.00
201. Deposit or earnest money 202. Principal amount of new loan Freedom Mortg		02. Settlement char			2,702.55
203. Existing loan taken subject to		03. Existing loan to			2,, 42,55
204.		04. Payoff first mo:			
205.		05. Payoff second 1			
206.		06. Water Full Pay		Exeter Title Co	260.00
207.		07. Payoif		Tadeusz Gilewi	
268,		08. Payoff		A&M Construc	1 60,036.45
269,		09.			
Adjustments for items unpaid by seller		Adjustments fo			
210. City/town taxes to		10. City/town tax	<u> </u>	10	
211. County taxes to		11. County taxes		10	
212, Assessments to	·	512. Assessments		tty	
213.		513. 514.			
214. 215.		515.			
216.		516.		···	
217.		517.			
218.		518.			1
219.		519.			
220. TOTAL PAID BY/FOR BORROWER	270,000.00	520. TOTAL RED	UCTION AM	OUNT DUE SELL	E 219,955.00
TO SECRETARISH THE MESSAGE OWARD	BORROVERA				MSPLOIF (C. 1975)
301. Gross amount due from horrower (line 120)	279,149.89	601. Gross amount	due to seller (l	ne 420)	270,000.00
302. Less amounts paid by/for borrower (line 220)	270,000.00	602. Less reduction	s in amount du	e seller (line 520)	239,955,00
303. CASH (X FROM) (TO) BORROWER	9,149.89	603. CASH (FROM) (X	TO) SELLER	30,045.00
in the second of the second second	7		323244 (2	.,	

Under penalties of perjury, I exally that the number shown on this statement is my cortest expresse identification number.

Cas @as 63 ⊦o0.	200508 PARCE S 270,000.00 @ %	04 M A B B A B B A B B A B B B B B B B B B B	PAID FROM
	BASED ON PRICE \$ 270,000.00 @ %= Division of Commission (line 700) as follows:	BORROWER'S	SELLER'S
	701. to	FUNDS AT	FUNDS AT
	702. to	SETTLEMENT	SETTLEMENT
	703. Commission paid at Settlement		
	704. DIPAGENERURAUGARABERTENERON DER GERRANNER FERNANDER GERRANNER FRANKLINGER FERNANDER FERNANDER FERNANDER FERNAND		ALCO AND AND AND AND AND AND AND AND AND AND
	801. Loan Origination Fee 1.00 % Burnham Mortgage	2,430.00	
	802. Loan Discount %		***************************************
	803. Appraisal Fee to		
	804. Credit Report to		
	805. Lender's Inspection Fee to		
	806. Mortgage Insurance Application Fee to		
	807. Assumption Fee to 809. Flood Cert. Fee CPS	14,00	(
	809. Tax Service Fee Freedom Mortgage Corporation	101.00	<i>ξ</i>
	810. Courier Fee Fedex	55.00	1
	816.		
	812. Processing Fee Burnham Mortgage	350.00	<u>·</u>
	81). Underweiting Fee Freedom Mortgage Corporation	250.00	
	814. Sub Total (line 819)	253.50	
	701. Interest from 11/27/01 to 12/01/01 @ 64.13 /day (4 -days)	256.52	and medical states
	901. Interest from 11727/01 to 12701/01 W 44.15 / Cdy (7 02/3) 902. Mortgage insurance Premium for 1 months to GE.	226,80	
	903. Hazard Insurance Premium for AA&A Insurance Age	1,490.00	117
	904.	251 77 7 77 11 5	7 1 675
	905.		.4\
	INVESTIGATION TRANSPORTERON PROPERTINA DE LA COMPANIO DEL COMPANIO DEL COMPANIO DE LA COMPANIO DEL COMPANIO DEL COMPANIO DE LA COMPANIO DEL COMPANIO DEL COMPANIO DEL COMPANIO DEL COMPANIO DEL COMPANIO DE LA COMPANIO DEL COMPANIO DEL COMPANIO DEL COMPANIO DEL COMPANIO DEL COMPANIO DEL COMPANIO DEL COMPANION DE	在地址的	但以特别的 的数据
	1001. Hazard Insurance 4 months @\$ 124.17 per month	496.68	
	1002. Mortgage Insurance months @\$ 226.80 per month		
	1003. City property caxes months @ \$ per month	506.28	
	1004. County property taxes 4 months @ \$ 126.57 per month	340.40	<u>'</u>
	1005. Annual assessments months @\$ per month		
	1004.		
	1008. Aggregate Adjustment	(47,89)
		BRIEZHILE EKRIK	US HAND WITH THE PARTY
	1101. Settlement or closing fee to Exeter Title Company	225.00) ₆
	1102. Abstract or title search to		
	110). Title examination to Exeter Title Company		250.0
	1104. Title insurance bloder to	74,0	<u> </u>
	1105. Document preparation to Freedom Mortgage Corporation	79,0	<u> </u>
	1106. Notary fee to 1107. Attorney's fee to Jeffrey Hlava		400.0
	1107. Attorney's fee to Juffrey Hlava fincludes above items numbers:		-
	1108. Title insurance to Exeter Title Company	225,0	D 675.0
	(includes above items numbers:		
	1107. Lender's coverage \$ 243,000.00 \$ 275.00		
	1110. Owner's coverage \$ 270,000.00 \$ 675.00		
	1111. Date Down Exeter Title Company	35.0	
	1112. EPA/Location Endorsements Exeter Title Company	95.0	
	1113. Courier Fee Exeter Title Company	20.0	
	1201. Recordine: Deed \$ 29.50 Morteage \$ 39.50 Release \$ 55.00	69.0	
		2,025,0	
•	1202. City/county tax/stamps: Deed \$ Mortgage \$ 2,025.00 1203. State tax/stamps: Deed \$ 270.00 Mortgage \$ 135.00		405.
	1204.		
	1205		
	FAURE REPROGRADIDATION NOT SEE FREE MENDE DE LANGUE DE SEE SE SE SE SE SE SE SE SE SE SE SE S	84855	亚洲黑洲国际
	1301. 2nd installment 2000 taxes Cook County Collector		897.
	1302.		
•	1303.		
	1304.		
	1305.		
	1306.		
	1307.		
	1400. TOTAL SETTLEMENT CHARGES (enter on lines 103, Section J and 502, Section K)	9,149.	89 2,702
	There controlly reviewed the HIDD Senteneum Statement and, to the best of my knowledge and belief, it is a true and accurate statement of all secondar or by one in this transaction. I further conflir that I have received a copy of HUD-1 Sentement Statement.	zipts and disbussements made un	my
	, , , , , , , , , , , , , , , , , , ,	n	
	Amble Coucher Piote Ule	es and	
•	Andtoli Louchak Piotr Uloszownekie		
	To the best of my knowledge, the MID-1 Septement Sistement which I have prepared is a true and accurate account of the funds which were recei	ived and have been so a 48 to 214	humed
	To the best of my knowledge, the PIID-1 & pleasent Sistement which I have prepared it a trick and accurate account of the funds which were recei b) the undersigned as part of the sestlement of high extensection.	ten tim must ferst mt witt bit fill.	THE PERSON NAMED IN COLUMN 1
	Exeter Title Company WARNING It is a come to promingly managed extrement to the United States on this or saw other similar form. Possibles smoot conviction as	n include a line and imprisonmen	11.
	Exerter Title Company WARNING it is a crime to knowingly make followstemens to the United Sestes on this or any other standar form. Penalties upon convincion cas For details see: This is U.S. Code Sections 1001 and Sections 1010.	3 suctude a line and imprisonmer	15.

Case also 3-10/3065065065006cun tentu#n 854438 Filed: 09/108/09/Page 37 of Bage age 10/14/30 Filed: 09/108/09/Page 37 of Bage age 10/14/30 Filed: 09/108/09/Page 37 of Bage age 10/14/30 Filed: 09/108/09/Page 37 of Bage age 10/14/30 Filed: 09/108/09/Page 37 of Bage age 10/14/30 Filed: 09/108/09/Page 37 of Bage age 10/14/30 Filed: 09/108/09/Page 37 of Bage age 10/14/30 Filed: 09/108/09/Page 37 of Bage age 10/14/30 Filed: 09/108/09/Page 37 of Bage age 10/14/30 Filed: 09/108/09/Page 37 of Bage age 10/14/30 Filed: 09/108/09/Page 37 of Bage age 10/14/30 Filed: 09/108/09/Page 37 of Bage age 10/14/30 Filed: 09/108/09/Page 37 of Bage age 10/14/30 Filed: 09/108/09/Page 37 of Bage age 10/14/30 Filed: 09/108/09/Page 37 of Bage 37

** 101HL PAGE, 10 **

HUD-1 (1/86) RESPA, HR 4. .

Page 3 of 3

Form Approved CMB 2503-0265

File No. 01100103 Loan No. 01712489

STATE OF THE PROPERTY OF THE PROPERTY OF THE PROPERTY OF THE PROPERTY OF THE PROPERTY OF THE PROPERTY OF THE P	NATION OF THE STAT	######################################		
815. Yield Spread Premium	Burnham Mortgage	(2,430.00L)	/	
816. MERS Registration	Freedom Mortgage Corporation		3.50	μ̂·
817. Redraw Fee	Preedom Mortgage Corporation		250,00	<u> </u>
E18.				
819. TOTAL (entered on line 814 Section L)			253,50	